INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA

JULY 1985

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INCOME SECURITY PROGRAMS
IN CANADA

JULY 1985

September 1986

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FOREWORD

In September 1980, the Canadian Intergovernmental Conference Secretariat released a report entitled The Income Security System in Canada, which had been prepared by the Interprovincial Task Force on Social Security at the request of the Ministers of Social Services in each jurisdiction. The report contained qualitative and quantitative information on some fifty federal and provincial income security programs operating in Canada during the 1977-78 fiscal year, as well as some analysis of historical social policy developments and program interrelationships.

In mid-1982, because of the ongoing need for timely and comprehensive information on existing income security programs and new initiatives, the Deputy Minister of the Department of National Health and Welfare and his provincial counterparts agreed that the report should be updated as an inventory on a regular basis; this task was assigned to the Continuing Committee of Officials Reporting to Deputy Ministers of Social Services. The task of preparing the report, Inventory of Income Security Programs in Canada, and subsequent annual updates was given to a working group in the Department of National Health and Welfare under the direction of a provincial Editorial Sub-Committee of the Continuing Committee.

The first report, written as of January 1984, was reviewed and approved for publication by all provincial Departments of Social Services or their counterparts and relevant federal departments. It was released in February 1985 as a public document. This report is the first update to the January 1984 version, and describes programs which were operational from January 1984 to July 1985. It was prepared by the staff of the Information Systems Directorate of the Policy, Planning and Information Branch of the Department of National Health and Welfare; members of the Continuing Committee of Officials Reporting to Deputy Ministers of Social Services provided editorial support throughout the report's production as well as serving as a focal point for the review of the draft.

The purpose of the inventory is to provide a factual description of the components of the Canadian income security network. It is limited in scope to major federal and provincial income security programs providing financial benefits to individuals and their families. Such benefits may be universal in nature or payable only to those persons with low income, a specific need, specified employment history, etc. For each program, information is provided on general and financial eligibility criteria, benefits, selected administrative features (including financing), as well as program statistics on the number of beneficiaries and benefit expenditures.

During the preparation, review and verification of the report, the assistance of the following groups was appreciated: Income Security Programs Branch and Social Service Programs Branch of the Department of National Health and Welfare; Insurance Branch of Employment and Immigration Canada; Canadian Pension Commission and Directorate of Branch Planning and Coordination of the Department of Veterans Affairs; Statistical Services Division of Revenue

Canada, Taxation; Occupational Safety and Health Branch of Labour Canada; Labour Division of Statistics Canada; the provincial Departments of Social Services or their counterparts; the provincial Workers' Compensation Boards; and the various provincial departments which administer the taxation and shelter assistance programs.

Since this inventory is to be updated on an annual basis, we would appreciate any comments concerning errors, omissions or any other aspect of this report. Please contact the Information Systems Directorate of the Department of National Health and Welfare at the address noted at the beginning of this document.

Additional information on any program described in this inventory may be obtained from the relevant federal or provincial department responsible for its administration or operation.

September 1986

Table F.1

INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA BY JURISDICTION AND TYPE OF PROGRAM

JANUARY 1984 TO JULY 1985

Jurisdiction	Senior Citizens' Financial Benefits	Children's Financial Benefits	Social Assistance[1]	Provincial Taxation/Shelter Assistance[2]	Provincial Workers' Compensation	Pension Plans	Unemployment Insurance	War Veterans' Financial Benefits
Canada	Old Age Security Guaranteed Income Supplement Spouse's Allowance	Family Allowances Child Tax Credit	Canada Assistance Plan			Canada Pension Plan	Unemployment Insurance	Veterans' and Civilians' Disability Pensions War Veterans' and Civilian War Allowances
Newfoundland	School Tax Exemption	Special Child Welfare Allowance	Social Assistance	School Tax Exemption	Workers' Compensation			
Prince Edward Island	Tax Deferral for Senior Citizens		Financial Assistance	Residential Property Tax Credit	Workers' Compensation			
Nova Scotia	Special Social Assistance Property Tax Rebate for Senior Citizens Rental Assistance Program		Family Benefits (provincial) Municipal General Assistance		Workers' Compensation			
New Brunswick	Rental Assistance for the Elderly and for the Disabled		Social Assistance (incl. Disability Allowance)	Property Tax Assessment Exemption Residential Property Tax Credit Rental Assistance for the Elderly and for the Disabled	Workers' Compensation			
Québec	LOGIRENTE (Senior Citizens' Rental Assistance Program) Real Estate Tax Refund	Québec Family Allowances Supplement for Handicapped Children	Social Aid Work Income Supplement	Real Estate Tax Refund Availability Allowance	Workers' Compensation	Québec Pension Plan	Maternity Allowance	

See footnotes at end of table.

Table F.1 (cont'd)

INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA
BY JURISDICTION AND TYPE OF PROGRAM

JANUARY 1984 TO JULY 1985

Jurisdiction	Senior Citizens' Financial Benefits	Children's Financial Benefits	Social Assistance[1]	Provincial Taxation/ Shelter Assistance[2]	Provincial Workers' Compensation	Pension Plans	Unemployment Insurance	War Veterans' Financial Benefits
Ontario	GAINS-A (Guaranteed Annual Income System) Property Tax Grant Sales Tax Grant Temporary Home Heating Grant[3]	Handicapped Children's Benefits	Family Benefits (Provincial): Family Benefits (Regular Assistance) GAINS-D (Guaranteed Annual Income System for the Disabled) Work Incentive Program General Welfare Assistance (Municipal): General Assistance Special Assistance Supplementary Aid	Ontario Tax Credits	Workers' Compensation			
Manitoba	Manitoba Supplement for Pensioners Pensioner Tenants' School Tax Assistance Pensioner Homeowners' School Tax Assistance Property Tax Credit Shelter Allowances for Elderly Renters	Child Related Income Support Program	Social Allowances (provincial) Municipal Assistance	Property Tax Credit Resident Homeowners' Tax Assistance Shelter Allowances for Family Renters Cost-of-Living Tax Credit	Workers' Compensation			
Saskatchewan	Saskatchewan Income Plan Senior Citizens' School Tax Rebate Senior Citizens' Heritage Rebate Program Saskatchewan Tax Reductions	Family Income Plan	Saskatchewan Assistance Plan	Renters' Property Tax Rebate Property Improvement Grant Program Home Quarter Tax Assistance Program Saskatchewan Tax Reductions	Workers' Compensation			

See footnotes at end of table.

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JANUARY 1984 TO JULY 1985

Jurisdiction	Senior Citizens' Financial Benefits	Children's Financial Benefits	Social Assistance[1]	Provincial Taxation/ Shelter Assistance[2]	Provincial Workers' Compensation	Pension Plans	Unemployment Insurance	War Veterans' Financial Benefits
Alberta	Alberta Assured Income Plan Alberta Widows' Pension Property Tax Reduction Benefits (incl. Homeowner Refund) Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant Senior Citizens' Home Heating Protection Program		Social Allowance (incl. Guardian Social Allowance) Assured Income for the Severely Handicapped	Alberta Renter Assistance Credit Property Tax Reduction Benefits (incl. Homeowner Refund) Remote Area Heating Allowance	Workers' Compensation			
British Columbia	GAIN for Seniors Supplement (Guaranteed Available Income for Need) Land Tax Deferment Program Home Owner Grant Shelter Aid for Elderly Renters		Income Assistance GAIN for the Handicapped	Land Tax Deferment Program Home Owner Grant	Workers' Compensation			
Yukon	Income Supplement Program for Seniors Homeowners' Grant Pioneer Utility Grant		Social Assistance	Homeowners' Grant	Workers' Compensation			
Northwest Territories	Senior Citizens' Benefits Senior Citizens' Land Tax Relief		Social Assistance	Homeowner's Tax Rebate Program Home Heating Oil Assistance Program	Workers' Compensation			

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1. Although cost-sharing of provincial and municipal social assistance programs is provided under the Canada Assistance Plan, expenditures on some of the programs in this column are not shareable.
2. Provincial taxation and shelter assistance programs with special provisions for senior citizens are also included under "Senior Citizens' Financial Benefits."
3. Although this program was no longer in effect after 1983, retroactive benefits were still payable.

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CHAPTER 1

THE INCOME SECURITY SYSTEM IN CANADA

INTRODUCTION

Canada's income security system consists of a variety of federal, provincial and municipal programs designed to provide financial benefits to Canadians. This report is an inventory of over 100 major income security programs as they existed in Canada between January 1984 and July 1985. This chapter provides an overview of the Canadian income security system as presented in this report, the problems which arise in trying to classify the programs within the system, program interactions, recent program trends, and some discussion of expenditures on income security benefits. The remaining eight chapters discuss specific programs in more detail.

Scope and Definition

For the purpose of this inventory, **an income security program is any federal, provincial or municipal program having as its main objective the provision of direct financial benefits to individuals or families in Canada.** Included in this concept of income security programs are the following: a variety of federal and provincial senior citizens' and children's programs; social assistance programs administered by provincial and municipal governments, most of which are cost-shared with the federal government; provincial taxation and shelter assistance programs; provincial workers' compensation programs; the Canada and Québec Pension Plans; the federal Unemployment Insurance program; and federal war veterans' financial benefit programs.[1] Selected federal income tax exemptions and deductions which are sometimes seen as being complementary to the income security system are discussed in Appendix E. An Alphabetical Index of Programs has been included at the end of the report for reference purposes.

A number of government-administered programs related to income security are not included in this inventory, primarily because they provide income-in-kind rather than cash benefits. Among the types of programs excluded are the following: social services; subsidized housing; day care; home care; health care and institutional care for the elderly and disabled.

For each program covered in this report, qualitative information is given regarding the general and financial eligibility criteria, benefits, and administrative features; this is supplemented by quantitative data on beneficiaries and benefit expenditures. Generally, benefit expenditures relate to the 1983-84 and 1984-85 fiscal years and data on beneficiaries to the last month of the fiscal years (March 1984 and 1985). For those programs which report statistics on a tax or calendar year basis, information is provided for 1983 and 1984, where possible. Because of the difficulty of determining administrative costs and allocating them to specific programs, these costs have been excluded from the program statistics, where possible. Benefit expenditures, which have been rounded to the nearest thousand dollars, represent net amounts in most instances.

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[1] For the purposes of this section, "veterans' financial benefit programs" refers to two programs: Veterans' and Civilians' Disability Pensions and War Veterans' and Civilian War Allowances.

The report identifies benefit rates in effect during 1985 or as of July 1985, depending on the program, and any changes in benefit levels since those quoted in the January 1984 edition.

Every attempt has been made to use consistent terminology throughout the inventory. In all instances, the term "provinces" has been used to refer to both provinces and territories. For additional information on terminology used in this report, please refer to the Glossary, Appendix G.

There are seven appendices to the report, which provide historical data and supplementary information.

Program Objectives

The income security programs described in this inventory have all been designed in accordance with one or more of the following objectives:

(i) the assurance of adequate individual or family income through the transfer of financial benefits;

(ii) the assurance of continuity of individual or family income by protection against unforeseen interruption of earnings;

(iii) the provision of an incentive to work and/or improve an individual's opportunities for self-sufficiency; and

(iv) the assurance of a reasonable lifetime distribution of income through transfers to persons whose economic or demographic characteristics tend to place stringent restrictions on their disposable incomes (e.g., the young, the elderly and parents with dependent children).

While these objectives, either individually or in some combination, underlie all Canadian income security programs, each program varies in its method of meeting these goals. Nonetheless, similarities do exist among certain programs in terms of benefits provided and/or persons served. By focusing upon certain kinds of similarities, one may organize the vast array of initiatives into groups of programs which make up the income security system. Choosing these characteristics, or criteria, for program classification is, however, a complex task.

CLASSIFICATION OF PROGRAMS

Several factors contribute to the complexity of the Canadian income security system: the three levels of government responsible, the various target groups covered, the types of benefits and the different approaches to the treatment of personal financial resources. The classification of programs in the system involves the grouping of programs according to common or similar characteristics based on such factors. This section reviews the organization of programs in this inventory, discusses an alternate classification system based on financial eligibility criteria, and examines interactions between programs.

Organization of this Report

Generally, the programs discussed in this inventory have been categorized first by target group (identified by certain demographic characteristics of the beneficiaries) and second, when applicable, by jurisdictional responsibility. Target groups discussed in this report include senior citizens, children and war veterans. For example, Chapter 3 focuses on financial benefit programs for children (target group) and examines these at federal and provincial levels of administration (jurisdictional responsibility).

Target groups are not necessarily mutually exclusive as they may overlap or be contained one within the other. As examples, war veterans may also be senior citizens, homeowners are not separate from families, and families with children are a subgroup of the larger category of families. Also, programs may be targeted to more than one group: for example, a shelter assistance program may be designed to aid low-income persons, regardless of age, and seniors, regardless of income. For these reasons, a target group classification, even when used in conjunction with jurisdictional responsibilities, does not provide sufficient flexibility for classifying all of the programs described in this inventory.

Where programs do not lend themselves to organization by target group they have been set apart and described as a distinct program type. Program types identify the kind of benefits which are paid rather than the persons to whom they are paid. Chapter 5, "Provincial Taxation and Shelter Assistance Programs", is an example of grouping programs by type.

Chapter 2 provides an example of the three classification criteria used in preparing this report. It focuses upon financial benefits for senior citizens, describes these by jurisdictional responsibility (federal or provincial), and further classifies provincial programs by type (income supplementation programs and taxation and shelter assistance programs). Please refer to Table F.1 in the Foreword for a summary of all programs covered in this report, by jurisdiction and type of program.

The above methods of classification are based on the type of beneficiary or benefit. An alternate method, more administratively oriented, is classification based upon financial eligibility criteria. Although this was not chosen for organizing this inventory, it is a useful way of viewing Canada's income security programs and is therefore discussed below. As a reference, Table 1.2 provides a breakdown of programs in this report by financial eligibility criteria.

Financial Eligibility Criteria

Four types of programs may be considered when basing classification upon financial eligibility criteria: demogrant programs; social insurance programs; programs providing income-tested benefits; and, programs where eligibility is contingent upon a needs test. As one moves from demogrant through to needs-tested programs, the eligibility criteria become increasingly tied to the financial situation of the beneficiary.

Demogrant programs provide benefits to persons who fulfill certain demographic conditions, regardless of their financial situation. Family Allowances, Old Age Security and Veterans' and Civilians' Disability Pensions are three examples of demogrant programs; if basic residency requirements are met, benefits are available to or on behalf of all persons in the appropriate demographic group (defined by the age and number of the beneficiary's children, the age of the beneficiary or the circumstances surrounding the occurrence of a disability, as the case may be).

Social insurance programs pay benefits to clearly defined groups of workers. Benefits may also be payable on behalf of a spouse or dependent(s). These programs are financed by contributions made by employees, employers or both to a special fund. Benefit levels, up to specified maxima, are usually tied to previous employment income levels. In addition, some social insurance programs require a minimum contributory period and/or a medical assessment of disability. Depending on the program, benefits are payable for one of a variety of reasons such as retirement, a work-related disability or other cessation of employment earnings. The Canada and Québec Pension Plans, the federal Unemployment Insurance program, and provincial workers' compensation programs are examples of social insurance programs.

Income-tested programs generally provide graduated benefits to families or individuals whose incomes are below a specified level. Benefit levels are usually based on total family income as calculated from a set of defined sources. Features of income-tested programs include the following: (i) an income ceiling (or reduction point), below which maximum benefit levels are paid; (ii) a pre-set benefit reduction rate (i.e., the rate at which benefits are reduced when income exceeds the ceiling); and (iii) an income cut-off point, at which benefits cease to be paid. Income-tested programs are administered through a special application procedure or the personal income tax system. Where the former method is used, legislation generally provides for verification of reported income against income tax or other official records. Examples of income-tested programs include the federal Child Tax Credit, Guaranteed Income Supplement, and War Veterans' Allowances, as well as a variety of provincial income supplementation, tax credit and shelter assistance programs.

Needs-tested programs, specifically provincial social assistance programs which are cost-shared under the Canada Assistance Plan, provide benefits to individuals and families on the basis of a budget deficit or 'needs' test. In the determination of eligibility for benefits, this test takes into account an applicant's budgetary requirements, as well as his income and other resources. Requirements are offset against income, and then assistance is granted to cover any deficit, up to specified maxima. Income and assets are taken into account subject to stated exemptions, with assets in excess of a fixed amount resulting in disentitlement to assistance. Because applicants' budgetary requirements often differ, maximum benefit levels may vary by family size and type, employability status, age and disability (if any).

PROGRAM INTERACTIONS

Many income security programs have been designed to interact with other initiatives in order to achieve a degree of integration of benefits. The types of relationships which may exist between or among individual programs include the following.

(i) "Benefit stacking" occurs when benefits from more than one program are received by a beneficiary. In some cases, receipt of benefits from one program is contingent upon receipt of benefits from another. An example of this is provided by a variety of provincial income supplement programs for seniors: eligibility for these benefits depends upon eligibility for the federal Guaranteed Income Supplement. As another example, only families eligible for Family Allowances may claim the Child Tax Credit.

(ii) Certain income security programs may be characterized by a "sequential coordination of benefits". For example, Unemployment Insurance benefits cease at age 65 when the beneficiary may become eligible for retirement benefits under the Canada Pension Plan and Old Age Security program.

(iii) Some programs tie maximum benefit levels to benefits received under another program. Examples of "tied maximum benefit levels" are found in all income-tested and needs-tested programs: eligibility for benefits is related directly to the beneficiary's income level which is affected by cash benefits received under other programs. The federal Child Tax Credit is income-tested as are many of the provincial taxation and shelter assistance programs.

(iv) Benefits from some programs are issued on condition that the beneficiary is not receiving benefits from another specified program. An example of "mutually exclusive program benefits" is Unemployment Insurance, which does not pay benefits while a claimant is receiving workers' compensation benefits for temporary total disability.

Specific interactions between programs are described below. Programs have been grouped according to financial eligibility criteria, i.e., as a demogrant, social insurance program, income-tested program or needs-tested program. The interactions of many of the provincial programs are discussed in broad terms only; details may be found in the individual program descriptions in Chapters 2 to 9.

Demogrants

The federal Old Age Security, Family Allowances and Veterans' and Civilians' Disability Pensions programs are demogrants. Several of the provincial taxation and shelter assistance programs may also be considered to be demogrants as well as three Québec programs - Québec Family Allowances, the Supplement for Handicapped Children and the Maternity Allowance. Eligibility for benefits from these programs is based on demographic characteristics of the applicant or a dependent and, therefore, is generally not affected by receipt of benefits from, or design features of, other income security programs.

Some interactions with other programs do, nonetheless, occur. With regard to Veterans' and Civilians' Disability Pensions, the amount received from provincial workers' compensation may affect the pension received by a surviving spouse. The Québec Maternity Allowance was specifically set up to be sequentially co-ordinated with Unemployment Insurance benefits since it is payable only in respect of the Unemployment Insurance two-week waiting period.

Social Insurance Programs

The social insurance programs which are described in this inventory are the Canada and Québec Pension Plans (C/QPP), the Unemployment Insurance program (UI) and the provincial workers' compensation programs. Benefit levels and eligibility for benefits are based on specified circumstances causing loss of earnings, as well as on earnings and/or contributions, and not on receipt of benefits from other programs. Certain design features of the social insurance programs, however, do consider the existence of other income security programs.

Canada and Québec Pension Plans

Three features of the Canada and Québec Pension Plans take into account benefits from other programs. First, benefit levels for the C/QPP retirement and surviving spouses' pensions for persons over age 65 are based on the assumption that these persons are usually eligible for Old Age Security benefits. Second, the child-rearing drop-out provision of the C/QPP is only available to a parent in receipt of Family Allowances on behalf of a child. Finally, C/QPP disability benefits are sequentially co-ordinated with Unemployment Insurance sickness benefits. UI sickness benefits must be exhausted before C/QPP disability benefits become payable. This generally occurs the fourth month following the onset of the disability.

Unemployment Insurance

The design of the federal Unemployment Insurance program considers features of several other income security programs.

Payment of UI benefits ends at age 65 when Old Age Security and C/QPP retirement benefits are payable. The UI definition of earnings excludes several benefits: QPP retirement benefits payable to contributors between the ages of 60 and 64; C/QPP survivors' benefits paid to beneficiaries under the age of 65; workers' compensation benefits for permanent disability; and Veterans' and Civilians' Disability Pensions. As a result, recipients of benefits from one or a combination of these programs may also be eligible for UI benefits.

Because workers' compensation benefits for temporary total disability are considered as earnings for UI purposes, persons are disentitled to UI benefits while receiving these payments. Subsequently, the UI claimant receives UI benefits for the total number of weeks to which he is entitled, to the maximum of 50 weeks. Furthermore, the qualifying and benefit periods for a later claim for UI benefits may be extended by the number of weeks of receipt of the temporary workers' compensation benefits to a maximum of 104 weeks.

A further interrelationship exists with provincial social assistance programs. Where there is a special arrangement between Employment and Immigration Canada and a province or municipality, social assistance benefits which are paid for any period during which UI subsequently becomes payable may be deducted from subsequent UI benefits and paid back to the province or municipality. The beneficiary must consent to this in writing prior to receiving the social assistance.

Workers' Compensation Programs

In general, receipt of cash compensation under provincial workers' compensation programs is not affected by receipt of other income security benefits. However, in Newfoundland, New Brunswick, Ontario, Saskatchewan and the Yukon, the amount of compensation payable may be reduced by any CPP disability benefits received.

Income-tested Programs

Most of the programs in this report are income-tested. The income-tested federal programs are the Guaranteed Income Supplement, Spouse's Allowance, War Veterans' and Civilian War Allowances, and the Child Tax Credit. Provincial programs include the supplements for seniors, four of the provincial children's benefit programs, and many of the taxation and shelter assistance programs.

Each income-tested program has a specific definition of income for the purposes of determining eligibility and benefit levels. The interaction of these programs with other income security programs is closely associated with the various income definitions.

Guaranteed Income Supplement and Spouse's Allowance

The income definition for the Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) programs includes benefits such as Unemployment Insurance, most C/QPP benefits, and various provincial payments - workers' compensation, taxation and shelter assistance benefits and financial benefits payable on behalf of children. Income does not include Old Age Security (OAS) benefits, C/QPP death benefits, Family Allowances, the Child Tax Credit, veterans' benefits, social assistance or provincial supplements for seniors.

A separate interaction is the stacking of GIS on top of OAS, since a GIS applicant must be in receipt of OAS benefits. Also, the spouse of a married person applying for Spouse's Allowance must be an OAS pensioner in order for the application to be considered.

War Veterans' and Civilian War Allowances

For the purpose of the War Veterans' and Civilian War Allowances program, income includes benefits from most of the income security programs covered in this inventory. Income excludes Child Tax Credit benefits, social assistance benefits, and attendant allowances under the workers' compensation and Veterans' and Civilians' Disability Pensions programs. As in the case of Unemployment Insurance, an applicant may receive provincial or municipal social assistance benefits for a period subsequently covered by an allowance. In such cases, the amount of social assistance less one month's equivalent allowance is deducted from the allowance and paid back to the relevant authority.

Child Tax Credit

The refundable Child Tax Credit is based on net income as declared on the federal income tax form. Net income includes benefits from the major income security programs except the Guaranteed Income Supplement, Spouse's

Allowance, veterans' programs, workers' compensation and social assistance. The Child Tax Credit also interacts with federal Family Allowances since claimants must be eligible for Family Allowance benefits in order to qualify.

Provincial Programs

All except two provincial income supplements for seniors base their eligibility on receipt of the Guaranteed Income Supplement, and for some, the Spouse's Allowance. The income definitions for the provincial programs are, therefore, also the same as for these federal programs. The component of the Manitoba Supplement for Pensioners Program for pensioners not in receipt of OAS benefits and the Alberta Widows' Pension have unique income definitions.

The Québec Work Income Supplement program, income-tested provincial children's benefits, and provincial taxation and shelter assistance programs each have their own definitions of income which may include or exclude other income security programs (both federal and provincial). Please refer to the individual program descriptions for details.

Needs-tested Programs

The cost-shared provincial social assistance programs are the only income security programs in this inventory which are needs-tested. Income from all sources, including - but not limited to - the federal and provincial programs described in this inventory, is considered in the determination of eligibility for social assistance. Each provincial social assistance program has its own definition of income, with specific inclusions and exclusions. Where a household has financial resources which exceed the maximum social assistance entitlement of the household, social assistance may be denied or reduced.

Important interrelationships exist between the social assistance programs and the Unemployment Insurance (UI) program. Each province has policies concerning payment of social assistance to UI claimants waiting for UI benefits, to those in receipt of UI benefits which do not meet their budgetary requirements, and to those who have exhausted their UI benefits. In addition, social assistance recipients may, as a condition of eligibility, be required to repay any benefits received while awaiting UI benefits.

RECENT TRENDS IN INCOME SECURITY IN CANADA

Income security programs are designed to respond to the financial needs of Canadians. By their nature, then, these programs are influenced by changes in Canada's economic and social structure. Over the past few years, factors such as high unemployment, the increase in two-earner and single-parent families and the growing number of elderly persons (particularly unattached women) have been at least partly responsible for recent trends in income security.

Many of the income security programs in this report have undergone changes since the writing of the January 1984 edition. Discussed on the following pages are highlights of changes occurring in federal programs; full details may be found in the relevant chapters.

Highlights of Changes to Federal Programs: January 1984 - July 1985

This section summarizes the modifications to federal programs. The Québec Pension Plan has been included, because it is complementary to the Canada Pension Plan in Québec. Regular rate changes are not discussed in this section.

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance

(i) reciprocal International Social Security Agreement signed with United States; agreements with four other countries awaiting ratification

(ii) OAS benefits may be paid retroactively for up to five years for applications received in or after June 1984 (formerly one year)

(iii) lump sum increase of $25 in both July and December 1984 for single GIS and Extended SPA beneficiaries

(iv) effective July 1984, all GIS pensioners with a minimum of 10 years residence are guaranteed the equivalent of the maximum OAS benefit

(v) benefits received from provincial workers' compensation Boards considered as income for GIS entitlement, effective the 1983-84 payment year, following an amendment to the Income Tax Act

(vi) changes to the OAS Act in June 1985 extended coverage of the Spouse's Allowance to eligible low-income widow(er)s as of September 1985

Family Allowances and the Child Tax Credit

(i) full indexation of benefits restored for Family Allowances in 1985 and for the Child Tax Credit in 1985 in respect of the 1984 tax year

Canada Pension Plan

(i) reciprocal International Social Security Agreement signed with United States; agreements with four other countries awaiting ratification

Québec Pension Plan

(i) reciprocal International Social Security Agreement signed with United States; agreements with several other countries under negotiation

(ii) effective April 1985, application for retirement benefits may be made up to 12 months before first payment

(iii) effective April 1985, the definition of common-law spouse (with respect to the surviving spouse's pension) has been revised to match that for CPP

(iv) effective January 1985, the adoption of a deceased contributor's child by the new spouse of the survivor does not reduce or terminate the surviving spouse's pension

Unemployment Insurance

(i) effective June 1985, variable entrance requirement extended to December 1986

(ii) for Unemployment Insurance (UI) claims filed after March 31, 1985 with regard to employment under collective agreements signed after December 31, 1984, benefits received upon lay-off or separation from employment are considered as earnings which may reduce or postpone UI benefits

(iii) for UI training courses starting after mid-August 1984, participants receive the greater of regular UI benefits or the training allowance payable under the National Training Program

(iv) for training courses and job creation projects initiated after March 31, 1985, the extension of the benefit period is reduced to 3 weeks from 6 weeks

(v) effective August 1984, work sharing agreements are possible where weekly hours of work have been reduced by 10-60% (formerly 20-60%)

Veterans' and Civilians' Disability Pensions

(i) benefit levels increased in April 1985 in addition to regular annual increase

War Veterans' and Civilian War Allowances

(i) definition of dependent child expanded as of July 1984

(ii) definition of orphan clarified as of July 1984

(iii) quarterly indexing of orphan's benefits replaces annual indexation as of July 1984

(iv) definition of income expanded to include payments under the Veterans' Care Regulations as of July 1984

(v) effective July 1984, recipients under 65 years of age guaranteed a minimum income equal to that received by recipients aged 65 or over who also receive Old Age Security and the Guaranteed Income Supplement

Highlights of Changes to Provincial Programs: January 1984 - July 1985

Due to the volume of changes with respect to provincial programs described in this report, no attempt has been made to summarize them in this section. Please refer to the relevant chapter for details.

BENEFIT EXPENDITURES: AN OVERVIEW

As documented in this inventory, Canada's income security programs delivered a total of $42.8 billion in direct benefits to Canadians in 1984-85, as compared to $36.4 billion in 1982-83 (see Table 1.1a). As of 1984-85, Old Age Security (including the Guaranteed Income Supplement and Spouse's Allowance) was the largest program, accounting for just over one quarter of all income security program expenditures, a proportion which has remained constant over the three year period. The Unemployment Insurance program expenditures showed the greatest change, falling from 26.7% of total expenditures in 1982-83 to 23.8% in 1984-85. The Canada and Québec Pension Plans accounted for the second largest change, increasing from 11.2% of total expenditures in 1982-83 to 13.7% in 1984-85.

Table 1.b summarizes income security expenditures in constant dollars, using the 1982-83 fiscal year as the base year. Program expenditures increased by 6.3% in real dollars from 1982-83 to 1984-85. The Canada/Québec Pension Plans experienced the most growth, increasing by 29.4% over this period. This is largely due to the increased number of elderly persons with longer contributory periods (therefore higher benefits) qualifying for retirement benefits, as well as the implementation of a flexible retirement age for QPP. Social assistance expenditures increased by 17.2% over the three years, due to the increase in welfare caseloads which occurred as a result of slow economic growth. On the other hand, Child Tax Credit expenditures decreased by 12.2% in real dollars. The major reasons for this reduction are the two-year freeze (1982 and 1983 tax years) on the maximum credit, the three-year freeze on the income reduction point and the overall decrease in the population less than 18 years of age. The decrease of 5% in Unemployment Insurance expenditures should be interepreted with caution, since it is a result of using 1982-83 as the base year for the purpose of calculating constant dollars. In fact, in 1982-83, total UI expenditures increased by 80% from the previous fiscal year, due to the recession.

Table 1.2 summarizes program expenditures according to financial eligibility criteria for the years 1982-83, 1983-84 and 1984-85. Employee and/or employer sponsored social insurance programs have consistently represented the largest proportion of expenditures, remaining at just over 43% for all three years. The second largest portion of expenditures was delivered through demogrant programs, although this decreased slightly from 30.4% in 1982-83 to 29.6% in 1984-85.

Figures 1.1a and 1.1b provide a breakdown of expenditures by major programs for the 1983-84 and 1984-85 fiscal years.

Table 1.1a

Income Security Programs in Canada
Benefit Expenditures
by Program

1982-83 to 1984-85

Program	1982-83		1983-84		1984-85	
	$000,000	Percent of Total	$000,000	Percent of Total	$000,000	Percent of Total
Family Allowances	2,231	6.1%	2,327	5.9%	2,418	5.7%
Child Tax Credit[1]	1,514[r]	4.2%	1,447	3.7%	1,470[p]	3.4%
Old Age Security	7,005		7,649		8,216	
Guaranteed Income Supplement	2,416		2,524		2,953	
Spouse's Allowance	222		233		249	
Total OAS/GIS/SPA	9,643	26.5%	10,406	26.3%	11,418	26.7%
War Veterans' and Civilian War Allowances	388		422		465	
Veterans' and Civilians' Disability Pensions	621		658		668	
Total Veterans' Programs	1,009	2.8%	1,080	2.7%	1,133	2.6%
Canada Pension Plan	3,036		3,657		4,223	
Québec Pension Plan	1,053		1,281		1,629	
Total CPP and QPP	4,089	11.2%	4,938	12.5%	5,852	13.7%
Unemployment Insurance	9,708	26.7%	9,931	25.1%	10,171	23.8%
Workers' Compensation[1,2]	1,965[r]	5.4%	2,255	5.7%	2,525[p]	5.9%
Social Assistance						
Federal Share (CAP)[3]	2,084		2,471		2,761	
Provincial Share (Net)[4]	2,107[r]		2,489		2,673	
Total Social Assistance[5]	4,191[r]	11.5%	4,960	12.6%	5,434	12.7%
Provincial Tax Grants and Income Supplements[6]	2,035[r]	5.6%	2,176	5.5%	2,340	5.5%
Total	36,385[r]	100.0%	39,520	100.0%	42,761	100.0%

r - revised
p - preliminary

1. Data are for 1982, 1983 and 1984 calendar years.
2. Includes compensation for wage loss, disability expenses, funeral expenses and medical aid.
3. Represents federal payments made during indicated fiscal year and may include costs incurred by provinces/territories in previous years.
4. Calculated as the net difference between the total social assistance expenditures and the federal share.
5. Represents the total of all cost-shared social assistance programs.
6. Amounts are estimates based on data contained in this report.

Table 1.1b

Income Security Programs in Canada Benefit Expenditures in Constant Dollars[1] by Program

($000,000)

1982-83, 1983-84 and 1984-85

Program	1982-83	Constant Dollars[1]	
		1983-84	1984-85
Family Allowances	2,231	2,197	2,186
Child Tax Credit	1,514	1,366	1,329
Old Age Security	7,005	7,223	7,429
Guaranteed Income Supplement	2,416	2,383	2,670
Spouse's Allowance	222	220	225
Total OAS/GIS/SPA	9,643	9,826	10,324
War Veterans' and Civilian War Allowances	388	398	420
Veterans' and Civilians Disability Pensions	621	621	604
Total Veterans' Programs	1,009	1,019	1,024
Canada Pension Plan	3,036	3,453	3,818
Quebec Penson Plan	1,053	1,210	1,473
Total CPP and QPP	4,089	4,663	5,291
Unemployment Insurance	9,708	9,378	9,196
Worker's Compensation	1,965	2,129	2,283
Social Assistance			
Federal Share (CAP)	2,084	2,333	2,496
Provincial Share (Net)	2,107	2,350	2,417
Total Social Assistance	4,191	4,683	4,913
Provincial Tax Grants and Income Supplements	2,035	2,055	2,116
Total	36,385	37,316	38,662

1. Fiscal year 1982-83 has been used as the base year; subsequent years are adjusted based on the Consumer Price Index.

Table 1.2

Income Security Programs in Canada
Benefit Expenditures
by Financial Eligibility Criteria and Program

1983-84 and 1984-85

Financial Eligibility Criteria	Program	Total Expenditures					
		1982-83		1983-84		1984-85	
		$000,000	Percent of Total	$000,000	Percent of Total	$000,000	Percent of Total
Demogrant	Family Allowances						
	Old Age Security						
	Veterans' and Civilians' Disability Pensions						
	Provincial Tax Grants and Income Supplements [1]						
	Subtotal	11,078^{r}	30.4%^{r}	11,910	30.1%	12,643	29.6%
Social Insurance	Canada Pension Plan						
	Québec Pension Plan						
	Unemployment Insurance						
	Workers' Compensation						
	Subtotal	15,762^{r}	43.3%^{r}	17,124	43.3%	18,548	43.4%
Income-Tested	Child Tax Credit						
	Guaranteed Income Supplement						
	Spouse's Allowance						
	War Veterans' and Civilian War Allowances						
	Provincial Tax Grants and Income Supplements [1]						
	Subtotal	5,354^{r}	14.7%^{r}	5,526	14.0%	6,136	14.3%
Needs-Tested	Social Assistance	4,191^{r}	11.5%^{r}	4,960	12.6%	5,434	12.7%
	Total	36,385^{r}	100.0%	39,520	100.0%	42,761	100.0%

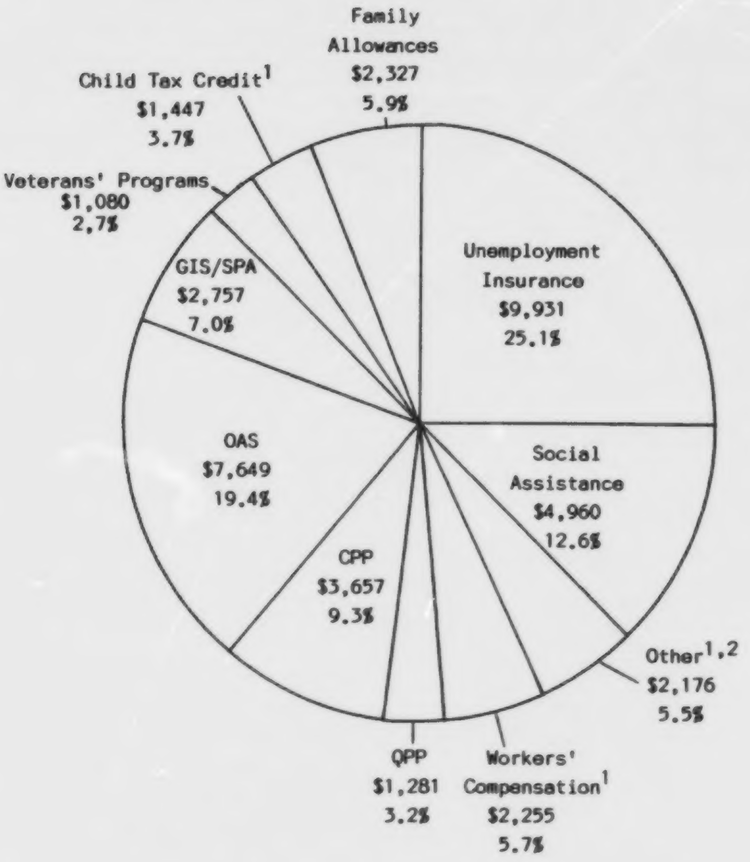
r - revised

[1] Provincial expenditures on tax grant and income supplementation programs covered in this inventory have been apportioned by Information Systems Directorate staff as either universal ("demogrant") or income-tested.

Figure 1.1a **Income Security Programs in Canada Benefit Expenditures by Program**

1983-84

($ 000,000's)



Total program expenditures: $39,520 million

1. Expenditures for Workers' Compensation, Child Tax Credit and some provincial taxation/shelter assistance and income supplementation programs are for the 1983 calendar year.

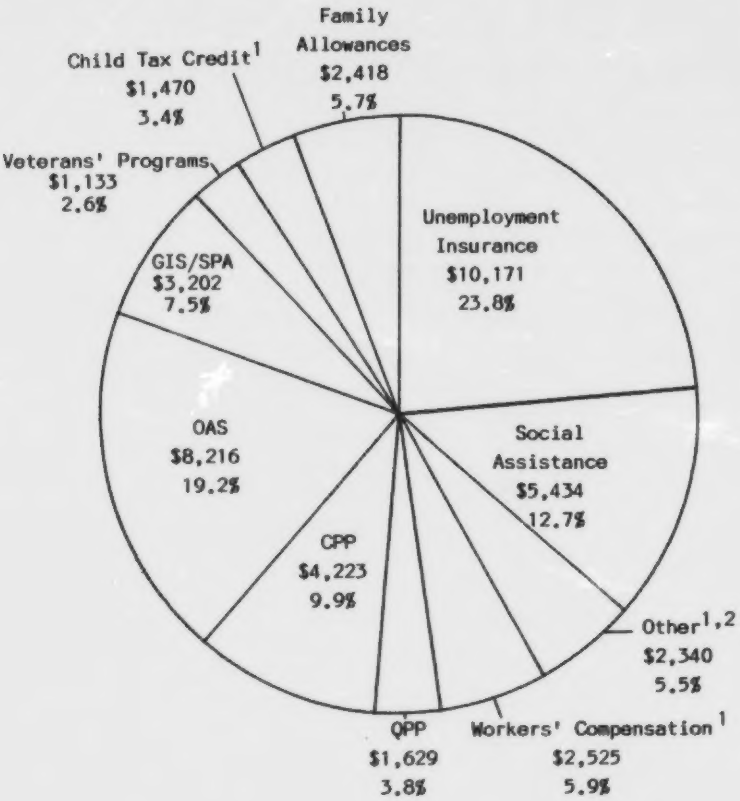
2. Includes provincial taxation/shelter assistance and income supplementation programs.

Figure 1.1b

Income Security Programs in Canada Benefit Expenditures by Program

1984-85

($ 000,000's)



Total program expenditures: $42,761 million

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1. Expenditures for Workers' Compensation, Child Tax Credit and some provincial taxation/shelter assistance and income supplementation programs are for the 1984 calendar year.

2. Includes provincial taxation/shelter assistance and income supplementation programs.

CHAPTER 2

SENIOR CITIZENS' FINANCIAL BENEFIT PROGRAMS

A variety of federal and provincial programs provide financial benefits to senior citizens. This chapter describes the federal Old Age Security, Guaranteed Income Supplement and Spouse's Allowance programs. Benefits may also be payable to elderly persons under the Canada or Québec Pension Plan; these programs are described in Chapter 7. Federal income tax provisions which are of benefit to elderly persons are discussed in Appendix E of this report.

Two main types of provincial income security programs for seniors are also discussed in this chapter. Income supplementation or "top-up" programs pay cash benefits which are in addition to the federal Guaranteed Income Supplement and, in some provinces, the Spouse's Allowance. Two provinces also provide income supplements to seniors not in receipt of federal benefits. Provincial taxation and shelter assistance programs either reduce taxes (personal, property and/or school) or subsidize rental accommodation costs for low-income seniors.

This report does not cover service-oriented programs for seniors such as homes for special care, home care, and medical care.

FEDERAL PROGRAMS

The Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) programs were established to provide the elderly with some measure of financial security. They are administered by the Department of National Health and Welfare under the Old Age Security Act. The effective dates for the programs are as follows: OAS - 1952, GIS - 1967, SPA - 1975.

Old Age Security provides a basic income for persons aged 65 or over. The Guaranteed Income Supplement is payable to OAS pensioners with little or no income other than OAS, thus providing them with a minimum guaranteed level of income. The Spouse's Allowance is payable to OAS pensioners' spouses 60-64 years of age whose income is below certain levels; these households are thus guaranteed a minimum income equivalent to that of a GIS pensioner couple. It is also payable to 60-64 year old widow(er)s of OAS pensioners, to ensure a minimum income until they become eligible for OAS. All three programs provide monthly benefits.

From 1973 to 1982, the OAS/GIS/SPA rates were escalated quarterly at the full rate of increase in the Consumer Price Index (CPI). Full indexation occurred in January 1983 but was reduced for OAS in February 1983 as part of the federal government's restraint program. At the same time, the GIS rate was adjusted upward slightly to compensate for the lower OAS rate; as a result, the de-indexing had no overall impact on GIS recipients. The SPA rate was not affected by the restraint measures. Full indexation in accordance with the CPI was reintroduced in April 1983 for OAS and GIS rates. In both July and December of 1984, benefit rates were increased by $25 in addition to the regular CPI increase for single GIS pensioners and Extended Spouse's Allowance recipients. Benefits for OAS and other GIS and SPA recipients continued to be indexed according to the CPI over that period.

OAS benefits are considered as taxable income under the Income Tax Act. Unlike OAS benefits, GIS and SPA benefits are not classed as taxable income. However, they can affect the personal tax exemptions of someone claiming a recipient of either benefit as a dependent, since they must be included when computing the net income of a dependent for income tax purposes.

Maximum monthly benefit rates from January 1984 to July 1985 for OAS, GIS, and SPA are shown in Table 2.1; historical rates may be found in Appendix C.

OLD AGE SECURITY

Eligibility

General

All persons in Canada aged 65 or over who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Payment of the pension normally begins in the month following a person's 65th birthday, provided that application has been made. In the case of a late application, retroactive payments for up to five years may be approved for applications received as of June 1984. In cases prior to that time, payments were made retroactive up to 12 months.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or over on July 1, 1977 and either resident in Canada on that date or with some prior residence, will qualify if they have resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or not yet resident in Canada on that date, will qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence.

The OAS pension may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be resumed when the pensioner returns to Canada.

Reciprocal International Social Security Agreements with other countries are designed to enable persons to satisfy minimum residency requirements for the purpose of establishing eligibility for certain social security benefits. Thus, a person residing in Canada may add those periods of residence in a reciprocating country to his years of residence in Canada in order to qualify for the Old Age Security pension. The reverse is also true for a person living in a reciprocating country. The amount of OAS benefit payable is determined at the rate of 1/40th of the actual maximum pension for each complete year of residence in Canada after age 18. As of July 1985, agreements with Italy, France, Portugal, Greece, Jamaica, and the United States are in force; agreements with Barbados, Belgium, Denmark and Sweden are awaiting ratification.

Financial Eligibility

The Old Age Security pension is universal for those 65 years of age and over, subject only to residence requirements. No income or asset tests are applied.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is calculated at the rate of 1/40th of the full pension for each year of residence in Canada for those who have at least 10 years' residence. The partial rate is established at the time of application and does not increase with years of residence after age 65.

Financing

Payments to beneficiaries of OAS are made out of the federal government's Consolidated Revenue Fund.

GUARANTEED INCOME SUPPLEMENT

Eligibility

General

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon annual application, receive full or partial GIS benefits. As of July 1984, the GIS entitlement of a partial Old Age Security pensioner is adjusted to make up for any difference between the full OAS amount and partial OAS benefits. Only the GIS portion of the OAS/GIS benefit is subject to reduction.

If a pensioner leaves Canada, the Supplement is paid for six months following the month of departure, then is discontinued until his return.

Financial Eligibility

The amount of GIS to which an individual is entitled is determined by his marital status and income. If the pensioner is married, the combined income of the pensioner and his spouse is taken into account. The value of any assets which the household may have does not affect eligibility for GIS.

Income for GIS purposes is, for the most part, computed in accordance with the Income Tax Act (i.e., net income). Nonetheless, the Old Age Security Act specifically exempts certain sources of income, such as OAS benefits, federal

Family Allowances, the Child Tax Credit, Canada/Québec Pension Plan death benefits, Home Insulation Grants, social assistance benefits, Veterans' Disability Pensions and War Veterans' Allowances. Worker's compensation payments, however, were considered as income effective the 1983-84 payment year following an amendment to the Income Tax Act.

Generally speaking, net income in the previous calendar year is used to determine the amount of benefits payable in a fiscal year (which starts on April 1). If a pensioner or spouse expects a reduction in income during the current year because of retirement or a reduction in or a cessation of private pension income, an estimate of the current calendar year's income may be substituted in order to determine the amount of entitlement. Should the actual income, in fact, exceed the estimated amount, excess payment amounts shall be deducted from any subsequent payments of supplement or pension.

Benefits

There are two rates for the Guaranteed Income Supplement. One applies to single pensioners (which includes widowed, divorced or separated persons as well as individuals who have never married) and also to married pensioners whose spouses are not in receipt of either the basic Old Age Security pension or the Spouse's Allowance. The other applies to spouses in married couples (which includes both legally married couples and, in some instances, couples living in common-law relationships) where both spouses are pensioners. (Married couples who are forced by circumstances to live apart may be paid at the single rate.) The single rate is higher than the married rate. However, because each spouse in a married couple is entitled to an individual supplement, the combined benefits available to a married couple are substantially higher than those available to a single person.

In the case of a single, widowed, divorced or separated pensioner, the maximum monthly Supplement is reduced by $1 for each $2 of monthly income. In the case of a married couple where both spouses are in receipt of the basic Old Age Security pension, the maximum monthly Supplement of each pensioner is reduced by $1 for every $4 of their combined monthly income.

A special provision applies in the case of a married couple in which only one spouse is a pensioner and the other is not eligible for either the basic Old Age Security pension or the Spouse's Allowance. In this instance, the pensioner is entitled to receive the Guaranteed Income Supplement at the higher rate paid to single persons; moreover, the maximum monthly Supplement is reduced by $1 for every $4 of the couple's combined monthly income (excluding, as in all cases, the pensioner's basic Old Age Security benefit). The first reduction of $1 is made only when the combined yearly income of the couple reaches 12 times the basic monthly Old Age Security pension plus $48.

Benefits are generally indexed quarterly according to the rate of increase in the Consumer Price Index. However, a legislative amendment in June 1984 provided for an additional $25 for single GIS pensioners and Extended Spouse's Allowance beneficiaries in both July and December of 1984.

Table 2.2 provides a summary of reduction points (income at which GIS begins to be reduced) and cut-off levels (income above which no Supplement is paid) by various family configurations. For example, a single pensioner whose 1984 income (as defined under "Financial Eligibility") was greater than $7,896 and who applied for GIS in April 1985, would not have been eligible. Another single pensioner with income of $5,000 would have been eligible for partial GIS benefits.

Financing

Payments to beneficiaries of GIS are made out of the federal government's Consolidated Revenue Fund.

SPOUSE'S ALLOWANCE

Eligibility

General

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is 60 to 64 years of age and has 10 years' residence in Canada. The Spouse's Allowance may be full or partial, in accordance with the OAS residence requirements. Once the residence requirements have been met, eligibility is subject to an income test similar to that for GIS. Recipients of SPA are required to reapply annually by April 30.

The Spouse's Allowance is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both are back in Canada. The benefit ceases to be payable if the couple becomes separated or divorced or if the SPA recipient dies.

The spouse who is eligible for a Spouse's Allowance for the month in which the OAS pensioner spouse dies retains eligibility for the Allowance until age 65, or until remarriage; entitlement is based on the income of the surviving spouse only. This provision, known as Extended Spouse's Allowance, was implemented in late 1979.

An amendment to the Old Age Security Act in June 1985 provides for payment of a Spouse's Allowance to any widow(er) who is between the ages of 60 and 64 who has been a Canadian resident for at least ten years prior to the date of application. Benefits under the Widowed Spouse's Allowance become payable to eligible widow(ers) as of September 1985.

Financial Eligibility

For couples, the SPA benefit is based on their combined annual income whereas for beneficiaires of Extended SPA (and Widowed SPA effective September 1985), it is based on the surviving spouse's income only. (See "GIS - Financial Eligibility" for the definition of income.) Assets are not taken into consideration for entitlement purposes.

Benefits

The maximum full monthly Spouse's Allowance is payable if residence criteria for full OAS are met, and is equal to the full basic OAS pension plus maximum GIS at the married rate. The maximum partial Allowance (based on residence and payable with a minimum of 10 years' residence) is made up of an amount equal to 1/40th of the OAS pension for each year of residence in Canada plus maximum GIS at the married rate.

The amount of Spouse's Allowance to which an applicant is entitled is determined by the length of the applicant's period of residence in Canada and the combined annual income of the applicant and the pensioner spouse. The maximum amount of the OAS-equivalent portion of a Spouse's Allowance to which an individual is entitled is determined according to the same rules as those used for the basic Old Age Security pension. One important difference, however, is that where the OAS-equivalent portion of the Spouse's Allowance is a partial amount, that amount may be increased for each additional year of residence in Canada between the ages of 60 and 64.

The Spouse's Allowance is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent is eliminated. After that, the GIS equivalent of the Spouse's Allowance and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

In the case of the Extended Spouse's Allowance (and Widowed SPA effective September 1985), the maximum monthly allowance is reduced by $3 for every $4 of the surviving spouse's monthly income until the OAS equivalent is eliminated; then it is reduced by $1 for every additional $2 of monthly income.

Financing

SPA payments are made from the federal government's Consolidated Revenue Fund.

Table 2.1

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Maximum Monthly Benefits by Program

January 1984 to July 1985

Program	January 1984	April 1984	July 1984	October 1984	December 1984	January 1985	April 1985	July 1985
Old Age Security (OAS)	$263.78	$266.28	$269.74	$272.17	$272.17	$273.80	$276.54	$280.14
Guaranteed Income Supplement (GIS)								
(a) single pensioner and one-pensioner family[1]	265.60	267.33	295.81	298.47	323.47	325.41	328.66	332.93
(b) two-pensioner family (amount paid to each pensioner)	204.86	206.11	208.79	210.67	210.67	211.93	214.05	216.83
(c) portion of Extended SPA[1]	204.86	206.11	233.79	235.89	260.89	262.46	265.08	268.53
Spouse's Allowance (SPA)	468.64	472.39	478.53	482.84	482.84	485.73	490.59	496.97
Extended Spouse's Allowance[1]	468.64	472.39	503.53	508.06	533.06	536.26	541.62	548.67
OAS plus GIS								
(a) single pensioner and one-pensioner family[1]	529.38	533.61	565.55	570.64	595.64	599.21	605.20	613.07
(b) two-pensioner family (amount paid to each pensioner)	468.64	472.39	478.53	482.84	482.84	485.73	490.59	496.97

1. An amendment to the OAS Act in June 1984 increased the monthly GIS single rate by $50 in two stages: $25 in July and $25 in December. Equivalent increases were also made to the Extended Spouse's Allowance.

Table 2.2

Guaranteed Income Supplement and Spouse's Allowance Reduction Points[1] and Cut-Off Levels[2] of Annual Income[3] by Payment Marital Status

January 1984 to July 1985

Payment Marital Status	January 1984	April 1984	July 1984	October 1984	December 1984	January 1985	April 1985	July 1985
Single Pensioner								
Reduction point	$ 24	$ 24	$ 24	$ 24	$ 24	$ 24	$ 24	$ 24
Cut-off level	6,384	6,432	7,104	7,176	7,776	7,824	7,896	7,992
Married, Two-Pensioner Family[4]								
Reduction point	48	48	48	48	48	48	48	48
Cut-off level	9,840	9,936	10,032	10,128	10,128	10,126	10,320	10,416
Married, One-Pensioner Family[4]								
Reduction point	3,218	3,243	3,312	3,360	3,360	3,360	3,408	3,456
Cut-off level	15,938	16,059	17,472	17,664	18,864	18,960	19,152	19,392
Married, Pensioner/SPA Family[4]								
For Pensioner								
Reduction point	4,272	4,320	4,368	4,416	4,416	4,464	4,512	4,560
Cut-off level	14,064	14,208	14,352	14,496	14,496	14,592	14,784	14,928
For SPA recipient								
First reduction point[5]	48	48	48	48	48	48	48	48
Second reduction point[6]	4,272	4,320	4,368	4,416	4,416	4,464	4,512	4,560
Cut-off level	14,064	14,208	14,352	14,496	14,496	14,592	14,784	14,928
Extended SPA (widowed)								
First reduction point[5]	48	48	48	48	48	48	48	48
Second reduction point[6]	4,248	4,296	4,344	4,392	4,392	4,440	4,488	4,536
Cut-off level	9,144	9,240	9,936	10,032	10,632	10,728	10,848	10,968

1. A reduction point is a defined level of annual income. Beneficiaries with income below this amount receive maximum GIS benefits; those with income at or above this amount receive partial benefits.
2. A cut-off level is the maximum amount of annual income a person can receive and still be eligible for GIS or SPA benefits.
3. For definition of income see "Financial Eligibility" section of GIS description.
4. Reduction points and cut-off levels are based on the combined income of both spouses.
5. This is the point where the OAS equivalent portion of SPA starts to reduce.
6. This is the point where the GIS equivalent portion of SPA starts to reduce.

Table 2.3a

Old Age Security, Guaranteed Income Supplement
and Spouse's Allowance
Number of Beneficiaries
by Province/Territory and Program

March 1984

Province/Territory[1]	OAS Only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/GIS/SPA
Newfoundland	9,646	37,771	47,417	79.66	3,558	50,975
Prince Edward Island	4,764	10,738	15,502	69.27	757	16,259
Nova Scotia	35,724	62,533	98,257	63.64	4,784	103,041
New Brunswick	26,214	49,086	75,300	65.19	4,024	79,324
Québec	233,586	374,109	607,695	61.56	27,567	635,262
Ontario	534,783	373,049	907,832	41.09	24,826	932,658
Manitoba	63,646	63,586	127,232	49.98	4,346	131,578
Saskatchewan	62,892	59,248	122,140	48.51	3,867	126,007
Alberta	90,553	80,438	170,991	47.04	5,430	176,421
British Columbia	180,321	132,300	312,621	42.32	8,580	321,201
Yukon	378	381	759	50.20	19	778
Northwest Territories	253	1,084	1,337	81.08	75	1,412
International Agreements[3]	2,002	1,796	3,798	47.29	57	3,855
Total	1,244,762	1,246,119	2,490,881	50.03	87,890	2,578,771

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.
3. All persons paid under International Social Security Agreements.

Table 2.3b

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries
by Province/Territory and Program

March 1985

Province/Territory[1]	OAS Only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/GIS/SPA
Newfoundland	9,663	39,286	48,949	80.26	3,537	52,486
Prince Edward Island	4,824	10,902	15,726	69.32	783	16,509
Nova Scotia	36,532	64,316	100,848	63.78	4,915	105,763
New Brunswick	26,397	50,793	77,190	65.80	4,307	81,497
Québec	240,185	385,537	625,722	61.61	28,520	654,242
Ontario	549,135	388,410	937,545	41.43	26,310	963,855
Manitoba	63,986	66,242	130,228	50.87	4,639	134,867
Saskatchewan	63,405	61,463	124,868	49.22	4,265	129,133
Alberta	92,329	85,229	177,558	48.00	5,988	183,546
British Columbia	183,120	140,446	323,566	43.41	9,661	333,227
Yukon	361	407	768	52.99	23	791
Northwest Territories	242	1,107	1,349	82.06	65	1,414
International Agreements[3]	2,764	2,407	5,171	46.55	101	5,272
Total	1,272,943	1,296,545	2,569,488	50.46	93,114	2,662,602

[1] Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.

[2] The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.

[3] All persons paid under International Social Security Agreements.

Table 2.4a Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Number of Beneficiaries by Age Group and Sex

June 1984

Age Group	Males				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	7,878	7,878
65-69	243,907	34,311	106,135	--	384,353
70-74	173,228	24,484	108,232	--	305,944
75-79	92,861	15,951	84,439	--	193,251
80-84	39,293	11,753	50,763	--	101,809
85-89	15,657	8,042	20,685	--	44,384
90+	7,612	4,512	8,747	--	20,871
Total	572,558	99,053	379,001	7,878	1,058,490

Age Group	Females				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	78,733	78,733
65-69	263,726	37,587	151,852	--	453,165
70-74	191,307	39,556	150,650	--	381,513
75-79	116,021	40,105	119,886	--	276,012
80-84	61,028	36,526	77,787	--	175,341
85-89	31,161	25,291	40,874	--	97,326
90+	15,230	15,315	21,598	--	52,143
Total	678,473	194,380	562,647	78,733	1,514,233

-- not applicable

NOTE: Excluded from this table are approximately 16,000 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts-CPP payment very small, no GIS), approximately 4,100 persons qualifying for OAS through International Social Security Agreements, and about 500 persons with errors on their computer records. These exclusions do not apply to Table 2.3a.

Table 2.4b Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries
by Age Group and Sex

June 1985

Age Group	Males				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	8,573	8,573
65-69	247,522	32,686	112,272	--	392,480
70-74	181,205	22,778	111,660	--	315,643
75-79	99,681	15,200	87,872	--	202,753
80-84	41,948	10,724	53,686	--	106,358
85-89	15,643	7,494	22,171	--	45,308
90+	7,455	4,487	9,199	--	21,141
Total	593,454	93,369	396,860	8,573	1,092,256

Age Group	Females				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	80,488	80,488
65-69	269,023	36,461	159,677	--	465,161
70-74	198,086	38,136	160,354	--	396,576
75-79	120,501	38,639	127,993	--	287,133
80-84	62,748	35,711	84,264	--	182,723
85-89	31,192	25,326	44,091	--	100,609
90+	15,403	15,695	23,604	--	54,702
Total	696,953	189,968	599,983	80,488	1,567,392

-- not applicable

NOTE: Excluded from this table are approximately 13,500 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts-CPP payment very small, no GIS), approximately 5,900 persons qualifying for OAS through International Social Security Agreements, and about 500 persons with errors on their computer records. These exclusions do not apply to Table 2.3b.

Table 2.5

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Benefit Expenditures by Province/Territory and Program

1983-84 and 1984-85

($000's)

Province/Territory[1]	1983-84				1984-85			
	OAS	GIS	SPA	Total[2]	OAS	GIS	SPA	Total[2]
Newfoundland	145,591	86,417	12,934	244,942	156,547	98,997	13,373	268,918
Prince Edward Island	47,850	23,628	2,379	73,857	50,683	26,970	2,528	80,181
Nova Scotia	302,327	131,858	14,261	448,446	322,978	150,392	14,610	487,979
New Brunswick	231,816	105,602	12,502	349,920	247,709	121,412	13,220	382,341
Québec	1,871,367	786,090	75,769	2,733,226	2,006,526	902,258	78,561	2,987,345
Ontario	2,788,498	710,990	55,679	3,555,167	3,000,826	838,800	60,978	3,900,605
Manitoba	391,379	126,470	11,706	529,554	416,759	150,438	12,678	579,875
Saskatchewan	376,134	122,640	11,159	509,934	400,891	143,964	12,096	556,950
Alberta	526,015	161,893	14,277	702,185	568,327	192,764	15,890	776,982
British Columbia	957,207	259,889	21,621	1,238,716	1,032,384	310,304	23,973	1,366,662
Yukon	2,378	962	81	3,421	2,552	1,121	101	3,774
Northwest Territories	4,186	2,902	340	7,429	4,421	3,322	353	8,097
International Agreements[3]	4,211	5,109	205	9,525	5,294	12,178	420	17,892
Total[2]	7,648,959	2,524,450	232,914	10,406,323	8,215,898	2,952,921	248,782	11,417,601

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. Totals may not add due to rounding.
3. All payments made under International Social Security Agreements.

PROVINCIAL PROGRAMS

1. PROVINCIAL INCOME SUPPLEMENTATION PROGRAMS

Six provinces and the two territories provide cash benefits to pensioners in receipt of federal Old Age Security (OAS), Guaranteed Income Supplement (GIS) benefits, and in some instances, Spouse's Allowance (SPA) benefits. Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Yukon and the Northwest Territories all provide "top-up" benefits, mainly to GIS recipients. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, etc. This section also describes income supplements payable to eligible seniors in Manitoba and Alberta who are not receiving federal Old Age Security benefits. Benefits paid under these programs are not taxable.

NOVA SCOTIA

Special Social Assistance

All residents of the province of Nova Scotia who are in receipt of GIS in March of a given year are eligible for Special Social Assistance (SSA). Application for benefits must be made each year. Spouse's Allowance recipients are not eligible. A lump sum payment is made each May to eligible applicants, with the amount of assistance scaled to the level of GIS received in March. The following benefit levels applied to payments made in May 1984 and 1985:

GIS Level	SSA Benefit
Maximum GIS	$219
2/3 to maximum	197
1/3 to 2/3	146
Less than 1/3	109

The program was introduced in 1973 and is administered by the Department of Social Services under the Senior Citizens Financial Aid Act.

Beneficiaries:	May 1984	- 57,170
	May 1985	- 58,302
Benefit Expenditures:	1983-84	- $10,449,000
	1984-85	- $10,445,000

(Note: represents expenditures for the months of May 1983 and May 1984)

ONTARIO

GAINS-A (Guaranteed Annual Income System)

GAINS-A provides a monthly benefit to Ontario residents in receipt of GIS who meet certain income and residence requirements. A person must have lived in Ontario for the year prior to applying for GAINS-A, or for at least 20 years after turning 18 years of age. GIS recipients need not apply for GAINS-A since their eligibility is reviewed automatically. Recipients of the Spouse's Allowance (SPA) are not eligible.

The maximum GAINS-A supplement for an eligible single person was raised from $48.88 to $66 monthly in July 1984, and then to $83 monthly in December of that year (in conjunction with GIS increases implemented by the federal government). Effective July 1984, the couple's rate is $83 per spouse per month. (It was formerly increased slightly with each quarterly indexing of OAS/GIS levels.)

The reduction rate for GAINS-A is the same as for GIS; for example, in the case of a single person, for every additional $1 of monthly income (excluding OAS/GIS), GIS is reduced by 50 cents and GAINS-A is reduced by 50 cents. A single pensioner who reported an annual 1984 income of $1,992 or more (for 1985-86 GIS entitlement) would receive no benefits under GAINS-A. Similarly, a two-pensioner couple with a combined annual income for 1984 of $3,984 or more would not be eligible for GAINS-A. Certain persons who are eligible for GAINS-A may have special needs which entitle them to benefits under the Family Benefits program (see Chapter 4).

The Ministry of Revenue administers this program, which began in 1974, under the Ontario Guaranteed Annual Income Act.

Beneficiaries:	March 1984	- 175,094
	March 1985	- 203,310
Benefit Expenditures:	1983-84	- $82,880,000
	1984-85	- $111,868,000

MANITOBA

Manitoba Supplement for Pensioners (MSP)

The Manitoba Supplement for Pensioners provides quarterly benefits to Manitoba residents who are in receipt of certain levels of GIS or SPA benefits, including Extended SPA benefits. MSP also provides benefits to persons aged 55 years and over who are not in receipt of OAS benefits but whose income falls in a specified range and is derived at least 50% from pension sources. Eligibility is renewed automatically every year for GIS and SPA recipients, but non-GIS/SPA pensioners 55 years of age and over must apply for MSP. Initial application by a non-GIS/SPA pensioner may be made at any time during the year; benefits may be paid retroactively to the start of the benefit year in which the application was made. Non-GIS/SPA pensioners must reapply each benefit year. Where a pensioner ceases to reside in Manitoba, payment of the benefit will be terminated three months later. The MSP benefit year runs from July to June.

(i) MSP for GIS and SPA recipients

The maximum quarterly supplement in July 1985 is $46.92 for a single, widowed or divorced OAS/GIS pensioner or a pensioner whose spouse is not receiving OAS/GIS/SPA. For married couples where both spouses are receiving OAS/GIS or where one spouse is an OAS/GIS pensioner and the other is receiving SPA, the maximum supplement is $50.58 quarterly for each spouse. The maximum is also $50.58 for recipients of Extended Spouse's Allowance.

The reduction rate for MSP is the same as for GIS benefits; that is, for certain amounts of additional income, both MSP and GIS are equally reduced at a stipulated rate (reduction factor). These rates, however, vary by payment marital status. For example, in the case of a single person, for every $24 of annual income (excluding OAS/GIS), GIS and MSP annual payments are each reduced by $12. These annual income and reduction factors are adjusted in cases of two pensioner couples, one pensioner couples, pensioners with spouses receiving SPA, and Extended SPA beneficiaries. A single pensioner who reported an annual 1984 income of $384 or more for 1985-86 GIS entitlement would receive no MSP benefits. A couple with a combined income of $816 or more would not be eligible.

(ii) MSP for non-GIS/SPA pensioners 55 years of age and over

The maximum supplement for single persons 55 and over who are not in receipt of the Guaranteed Income Supplement or Spouse's Allowance is $46.92 quarterly in July 1985; for each eligible spouse in a married couple the maximum is $50.58 quarterly. Maximum benefits are payable to single persons with 1984 annual income of $7,262.40 or less and to couples with combined income of $11,774.16 or less. For each beneficiary, annual benefits are reduced by $12 for every additional $24 of individual annual income. Single persons with 1984 annual income above $7,622.40 or couples with income over $12,546.16 are not eligible for MSP benefits.

This program was implemented in July 1974 for GIS and SPA recipients and expanded to include non-OAS pensioners aged 55 and over in September 1980. It is administered by the Department of Employment Services and Economic Security under the Social Services Administration Act.

Beneficiaries:	January to March 1984	- 19,552 (17,997 in receipt of GIS or SPA, 1,555 non-GIS/SPA pensioners 55 and over)
	January to March 1985	- 19,615 (18,120 in receipt of GIS or SPA, 1,495 non-GIS/SPA pensioners 55 and over)
Benefit Expenditures:	1983-84	- $3,184,000
	1984-85	- $3,148,000

SASKATCHEWAN

Saskatchewan Income Plan (SIP)

Under the Saskatchewan Income Plan, monthly senior citizens' benefits are paid to Saskatchewan residents who are entitled to GIS and whose incomes do not exceed specified levels. No application is required as eligibility is automatically established based on GIS entitlement. Recipients of Spouse's Allowance are not eligible for SIP benefits.

Maximum benefits effective July 1984 are $50 per month for a single person, or a person in receipt of GIS whose spouse is not in receipt of OAS/GIS, and $37.50 per month for each person of a married couple where both receive OAS/GIS. For single recipients and married recipients whose spouses are also eligible, SIP benefits are reduced by $1 for each $1 reduction in GIS payments. For a pensioner whose spouse is not eligible for OAS/GIS, the benefit is reduced by $3 for each $1 reduction in GIS. For a pensioner whose spouse receives SPA, the benefit is reduced by $1 for each $3 reduction in SPA.

The minimum benefits payable under SIP are $5 monthly for single persons or married applicants with a non-pensioner spouse or a spouse receiving SPA. Two-pensioner couples receive a minimum of $4.50 each per month.

A single pensioner who reported an annual 1984 income of $1,200 or more for 1985-86 GIS entitlement would receive no SIP benefits. A two-pensioner couple with a combined 1984 income of $1,776 or more would not be eligible.

The program began in October 1975 and is administered by the Department of Social Services under the Saskatchewan Assistance Act.

Beneficiaries:	March 1984	- 20,915
	March 1985	- 25,950
Benefit Expenditures:	1983-84	- $5,049,000
	1984-85	- $9,496,000

ALBERTA

Alberta Assured Income Plan (AAIP)

Alberta Assured Income Plan benefits are payable monthly to all Alberta residents who are in receipt of GIS or who became eligible for the Extended Spouse's Allowance prior to May 1983. Regular SPA beneficiaries are ineligible. Since May 1983, new Extended SPA recipients are referred to the Alberta Widows' Pension program. Applications for benefits under AAIP are not required, since the program is directly linked to the OAS/GIS/SPA payment system. Persons in receipt of AAIP benefits can be absent from Alberta for a period of up to six months and still receive benefits if their intent is to return to Alberta.

The maximum AAIP benefit in July 1985 is $95 monthly per eligible person, with a reduction in AAIP benefits of 50 cents for each $1 reduction in GIS benefits (corresponding to an additional $2 in monthly income other than OAS/GIS), to a minimum benefit of $10 monthly. In July 1985, the minimum is payable to single persons with 1984 annual income (as reported for 1985-86 GIS entitlement) of $7,992 or higher, and to each person in a two-pensioner family with a combined 1984 income of $10,368 or more.

The Department of Social Services and Community Health administers this program under the Senior Citizens Benefits Act. The program began in 1973.

Beneficiaries:	March 1984	- 81,244
	March 1985	- 85,626
Benefit Expenditures:	1983-84	- $61,447,000
	1984-85	- $62,718,000

Alberta Widows' Pension

The Alberta Widows' Pension provides monthly payments to widows and widowers aged 55 to 64 years who are Canadian citizens or permanent residents and ordinarily resident in Alberta, and whose incomes do not exceed specified levels. The applicant must not be a resident in a designated facility nor in receipt of benefits under the Assured Income for the Severely Handicapped program (see Chapter 4).

The maximum monthly pension payable to a widow(er) effective February 1985 is equal to $695 less 1/12 of the applicant's non-exempt annual income for the year immediately preceding the year in which the application is made. (The maximum pension payable from February 1984 to January 1985 was $624 monthly less 1/12 of the applicant's non-exempt annual income.) A new application must be submitted by March 31 of each year for continuation of benefits. Persons in receipt of the Extended Spouse's Allowance may apply for the Widows' Pension; however, the SPA benefits are included as income in calculating entitlement. Non-exempt sources of income are similar to those considered for GIS entitlement, except that the Widows' Pension considers War Veterans' and Civilian War Allowances as income.

The program was established under the Widows' Pension Act in 1983 and is administered by the Department of Social Services and Community Health.

Beneficiaries:	March 1984	-	2,673
	March 1985	-	3,284
Benefit Expenditures:	1983-84	-	$7,306,000
	1984-85	-	$12,886,000

BRITISH COLUMBIA

GAIN for Seniors Supplement (Guaranteed Available Income for Need)

GAIN for Seniors Supplement benefits are paid monthly to British Columbia residents who are in receipt of GIS or SPA, and whose incomes do not exceed specified levels. GIS/SPA recipients need not apply for the provincial supplement since their eligibility is reviewed automatically.

The maximum monthly benefit is $38.88 for a single person and $49.83 for each spouse in a married couple, in July 1985. The reduction rate for this benefit is the same as for GIS; for example, in the case of a single person, for every additional $1 of monthly income other than OAS/GIS, GIS is reduced by 50 cents and the GAIN Supplement is reduced by 50 cents. A single pensioner in July 1985 would receive no benefits if his annual 1984 income (as reported for 1985-86 GIS entitlement) was $936 or over. A two-pensioner couple with a combined income of $2,400 or more would not receive benefits. Persons aged 65 years and over who are ineligible for OAS/GIS because of the residence requirements may receive enhanced income assistance under the regular GAIN legislation (see Chapter 4).

This program became effective in October 1976 and is administered by the Ministry of Human Resources under the Guaranteed Available Income for Need Act. Prior to this, the B.C. Mincome program, which operated under the Guaranteed Minimum Income Assistance Act, 1972, provided similar benefits.

Beneficiaries:	March 1984	-	47,922
	March 1985	-	46,967
Benefit Expenditures:	1983-84	-	$18,205,000
	1984-85	-	$17,683,000

YUKON

Income Supplement Program for Seniors

This program automatically pays monthly benefits to every person who makes his home and is ordinarily present in Yukon, who receives GIS or SPA benefits and whose income is below specified levels.

The maximum monthly benefit is $100 in July 1985. For each additional $2 in monthly income other than OAS/GIS, GIS is reduced by $1 and the Seniors' Income Supplement benefit is reduced by 55 cents. A single pensioner in July 1985 would receive no benefits if his annual 1984 income (as reported for 1985-86 GIS entitlement) was $7,992 or more. A two-pensioner couple with a combined income of $10,416 or more would not receive benefits.

This program has been in effect since July 1982 and is administered by the Department of Health and Human Resources under the Seniors' Income Supplement Act.

Beneficiaries:	March 1984	- 400
	March 1985	- 427
Benefit Expenditures:	1983-84	- $405,000
	1984-85	- $414,000

NORTHWEST TERRITORIES

Senior Citizens' Benefits

This program provides an automatic monthly supplement to anyone receiving any amount of GIS or SPA. Effective February 1985, the amount of the monthly payment is $85 for all beneficiaries. The program began in 1978 and is administered by the Department of Social Services under the Senior Citizens Benefits Act.

Beneficiaries:	1983-84	- 1,231
	1984-85	- 1,270

(Note: represents the total number of beneficiaries during the entire fiscal year.)

Benefit Expenditures:	1983-84 -	$668,000
	1984-85 -	$967,000

2. PROVINCIAL TAXATION AND SHELTER ASSISTANCE PROGRAMS FOR SENIORS

This section describes current provincial and municipal programs which offer assistance to the elderly and near-elderly in meeting the cost of property and/or school taxes, as well as rental costs. Only those designed specifically for seniors are described; general programs which provide additional benefits to the elderly are noted by name and cross-referenced to Chapter 5, Provincial Taxation and Shelter Assistance Programs. Property and/or school tax assistance may be provided either through direct cash payments, such as grants and rebates, or through deferral, exemption, reduction or credit schemes which reduce or eliminate the amount of tax payable. Monthly shelter subsidies may be paid to low-income elderly persons spending a disproportionate amount of their income on rental costs. Many of these programs provide benefits based on eligibility during a taxation/calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. This situation has been noted where possible. Home repair, renovation and adaptation programs for seniors are not included in this report.

NEWFOUNDLAND

School Tax Exemption

This program allows for full exemption from payment of local school taxes to persons 65 years of age and over as well as to low-income persons (see Chapter 5).

PRINCE EDWARD ISLAND

Tax Deferral for Senior Citizens

Senior citizens in receipt of the Guaranteed Income Supplement may have all provincial and municipal property taxes in respect of their principal residence deferred. The amount of deferred taxes, plus any interest, becomes due when the holder of the deferred tax certificate dies or conveys the property to a person other than his spouse. This program, which began in August 1978, is administered by the Department of Finance and Tourism. The legislative authority for the program is the Real Property Tax Act.

Beneficiaries:	approximately 25 households per year
Benefit Expenditures:	value of taxes deferred not available

NOVA SCOTIA

Property Tax Rebate for Senior Citizens

Senior citizens who own and reside in their own homes and who are in receipt of either the Guaranteed Income Supplement or Spouse's Allowance benefits may apply for assistance in paying their municipal residential property taxes. This non-taxable rebate amounts to 50% of the net property taxes paid in the previous year. This program, which began in 1980, is administered by the Department of Social Services under the Senior Citizens' Financial Aid Act.

Beneficiaries:	1983-84	- 18,600 homeowners
	1984-85	- 19,087 homeowners
Benefit Expenditures:	1983-84	- $2,624,000
	1984-85	- $2,699,000

(Note: Above data are in respect of the 1982 and 1983 taxation years.)

Rental Assistance Program

Singles and couples in receipt of either the Guaranteed Income Supplement or Spouse's Allowance, or single persons at least 65 years of age whose gross annual income does not exceed $9,800, may apply for a monthly rental subsidy provided the rented unit is in the private market. The subsidy ranges from 50% to 75% of the rent exceeding 30% of the applicant's gross income, and varies in accordance with monthly income and family composition.

The maximum allowable rent levels on which a supplement may be paid are $245 for a single person and $320 for a couple. In July 1985, the maximum assistance for a single person is $95 per month where gross monthly income is $395 or less and rent is $245 or more; for a couple it is $111 per month where combined gross monthly income is $500 or less and rent is $320 or more. This program, which started in April 1981, is administered by the Department of Social Services under the Senior Citizens' Financial Aid Act.

Beneficiaries:	March 1984	- 1,800 households
	March 1985	- 1,950 households
Benefit Expenditures:	1983-84	- $1,003,000
	1984-85	- $1,114,000

NEW BRUNSWICK

Rental Assistance for the Elderly and for the Disabled

This program provides benefits for the elderly (see Chapter 5).

QUÉBEC

LOGIRENTE (Senior Citizens' Rental Assistance Program)

Residents of Québec 60 years of age or over who are homeowners, renters or roomers may apply for this monthly shelter subsidy. To be eligible, (i) applicants must have resided in the province as of December 31 of the preceding year and have been a resident of Canada for one full year as of that date, (ii) the market value of household assets (other than principal residence, household effects and car for personal use) must not exceed $50,000, and (iii) "eligible shelter costs" must exceed 30% of the household's previous year's income. Persons living in government-subsidized accommodation are ineligible for LOGIRENTE benefits. Prior to October 1984, LOGIRENTE was only available to eligible persons 65 years or over. The benefit period runs from October 1st to September 30th of the following year.

Entitlement is equal to 75% of the difference between the household's annual "eligible shelter costs" and 30% of the household's previous calendar year's gross income, with benefits reduced by any amount of Real Estate Tax Refund (see Chapter 5) for that year. For the 1984-85 benefit period, the minimum imputed income levels for the preceding calendar year (1983) are: $3,795 for a roomer, $4,815 for a single person and $7,650 for others. The 1984 annual "eligible shelter cost" ceilings for the purpose of calculating the subsidy are: $2,400 for a roomer, $3,060 for a single person and $3,540 for others. These shelter costs comprise the following components:

(i)	roomers -	the actual cost of the room;
(ii)	renters -	rent, plus imputed annual amounts of $300 for fuel and $180 for electricity where these costs are not included in the rent;
(iii)	homeowners -	mortgage interest only, school and property taxes, plus imputed annual amounts of $300 for fuel, $360 for maintenance/repairs and $180 for electricity.

The maximum monthly allowances payable from October 1, 1984 to September 30, 1985 are: $78.84 for a roomer, $100.96 for a single person and $77.81 for others. This program, which started in 1980, is the responsibility of the Québec Housing Corporation (Societé d'habitation du Québec). It is administered by the

Ministry of Revenue (Ministère du Revenu) under the Québec Housing Corporation Act (Loi sur la société d'habitation du Québec).

Beneficiaries:	Oct. 1983 - Sept. 1984 - 18,746 households
	Oct. 1984 - Sept. 1985 - 30,084 households
Benefit Expenditures:	Oct. 1983 - Sept. 1984 - $ 8,400,000
	Oct. 1984 - Sept. 1985 - $16,300,000

Real Estate Tax Refund (Remboursement d'impôts fonciers)

An additional credit is payable to GIS recipients commencing in the 1985 taxation year (see Chapter 5).

ONTARIO

Property Tax Grant

Senior citizens 65 years of age and over who are either homeowners or tenants may apply for this non-taxable grant to offset the current year's municipal property taxes paid on their principal residence, regardless of their income. Residents of nursing homes, homes for the aged and similar type institutions are not eligible for the grant, unless the institution pays full municipal and school taxes and the residents' accommodation costs are not subsidized. For 1984 and 1985, tenants may receive up to 20% of their rental costs to a maximum of $500; homeowners may receive the full amount of actual property taxes paid to a maximum of $500. The grant is paid in two installments - an interim grant in the spring and a final grant in the fall. The spring installment is based on 50% of the costs reported in the previous year; the fall installment covers the balance of the actual occupancy costs for the current year. Persons turning 65 in the current year receive 100% of the grant in the fall. This program, which started in 1980, is administered by the Ministry of Revenue under the Ontario Pensioners Property Tax Assistance Act.

Beneficiaries:	1983-84	588,200 households
	1984-85	610,000 households
Benefit Expenditures:	1983-84	$278,841,000
	1984-85	$288,508,000

(NOTE: Above data are in respect of the 1983 and 1984 tax years.)

Sales Tax Grant

All Ontario residents who are Canadian citizens or lawfully admitted to Canada for permanent residency and who are 65 years of age and over are eligible for this annual non-taxable grant. All Old Age Security beneficiaries and other seniors who received the Sales Tax Grant in the previous year automatically receive the grant; other eligible seniors must apply. For 1984 and 1985, the Sales Tax Grant is $50 per senior. This program, which started in 1980, is administered by the Ministry of Revenue under the Ontario Pensioners Property Tax Assistance Act.

Beneficiaries:	1983-84	- 919,800 seniors
	1984-85	- 933,640 seniors
Benefit Expenditures:	1983-84	- $45,990,000
	1984-85	- $46,682,000

(NOTE: Above data are in respect of the 1983 and 1984 tax years.)

Temporary Home Heating Grant

All seniors who qualified for the Property Tax Grant received this non-taxable grant, which ended with payments made in the spring of 1984 in respect of the 1983 tax year. The grant was intended as a temporary measure to help offset the previous year's heating costs; it provided decreasing benefits for each of the three years it was operational. The 1983 grant amounted to $20 per eligible household; grants for 1982 and 1981 were $40 and $60 respectively. The grant was automatically added to the interim Property Tax Grant issued in the spring. This program, which started in 1981, was administered by the Ministry of Revenue under the Ontario Pensioners Property Tax Assistance Act.

Beneficiaries:	1983-84	- 578,955 households
	1984-85	- not applicable

(NOTE: Represents the number of households claiming in respect of 1983 heating costs.)

Benefit Expenditures:	1983-84	- $22,445,000
	1984-85	- $11,579,000

(NOTE: Represents the value of grants issued in respect of 1982 and 1983 heating costs.)

MANITOBA

Pensioner Tenants' School Tax Assistance

Tenants who are 65 years of age and over, or those between 55 and 64 years of age who derive at least 50% of their income from pension sources, may apply for this non-taxable rebate to offset the school tax portion of rental costs paid during the previous calendar year. The 1984 and 1985 rebates amount to 10% of total rent in excess of $1,625 in the previous calendar years, to a maximum of $175 per year per household. Eligible tenants may receive both the School Tax Assistance and SAFER (Shelter Allowances for Elderly Renters) benefits. This program, which started in 1981, is a component of the Pensioner School Tax Assistance program. It is administered by Manitoba Housing under The Loans Act.

Beneficiaries:	1983-84	7,999 rebates
	1984-85	8,938 rebates
Benefit Expenditures:	1983-84	$1,500,000
	1984-85	$1,700,000

(NOTE: Above data include retroactive rebates for earlier tax years.)

Pensioner Homeowners' School Tax Assistance

Homeowners 65 years of age and over, or those between 55 and 64 years of age who derive at least 50% of their income from pension sources, may receive assistance in paying the current year's school taxes in excess of $162.50. Senior citizens aged 65 and over who received assistance during the previous year automatically have the benefit deducted from their current year's tax bill; persons turning 65 years of age, eligible persons aged 55 to 64, and seniors living in multiple unit residences must apply for the benefit. The maximum benefit for both the 1984 and 1985 taxation years is $175 per year per household. The program, which started in 1978, is a component of the Pensioner School Tax Assistance Program. It is administered by the Department of Finance under The Homeowners Tax and Insulation Assistance Act.

Beneficiaries:	1983 tax year	43,000 households
	1984 tax year	55,784 households
Benefit Expenditures:	1983 tax year	$6,500,000
	1984 tax year	$8,100,000

Property Tax Credit

An additional credit is available to persons 65 years of age or over (see Chapter 5).

Shelter Allowances for Elderly Renters (SAFER)

Senior citizens in receipt of the Old Age Security pension or persons between 55 and 64 years of age who derive some income from pension sources and who are renting in the private market, may apply for the non-taxable monthly shelter subsidy. To be eligible, the applicant (or spouse) must have a valid Manitoba Health Services number. Persons residing in Elderly Persons Public Housing, Rent Supplement Housing, or a Personal Care Home, as well as those in receipt of social assistance benefits, are ineligible for SAFER benefits.

The SAFER benefit-period is from July 1 to June 30 of the following year. The allowance covers up to 90% of eligible rent costs which exceed 25% of the pensioner tenant's gross income. All SAFER benefits must be deducted from the amount of Manitoba Property Tax Credit (see Chapter 5) to which the tenant is entitled. In July 1985, maximum benefits are: $140 per month for a single person whose income does not exceed $630 per month, and whose rent is $325 (maximum claimable rent) or more, and $140 per month for a couple whose income does not exceed $770 per month and whose rent is $350 (maximum claimable rent) or more. The assistance is reduced as income increases and rent decreases in proportion to income. The program, which began in 1980, is administered by Manitoba Housing under The Housing and Renewal Corporation Act.

Beneficiaries:	March 1984	-	3,169 households
	March 1985	-	3,414 households
Benefit Expenditures:	1983-84	-	$3,000,000
	1984-85	-	$3,400,000

SASKATCHEWAN

Senior Citizens' School Tax Rebate

This program, which was terminated after the 1984 tax year, provided assistance in paying local municipal and school taxes to senior citizens 65 years of age and over who held a valid Saskatchewan Health Services card and who owned their home, a business and/or farm property. The applicant (or spouse) must have owned and occupied the principal residence (an urban/rural residential property, a farm, the portion of a business building occupied as a principal residence or a trailer) for at least six months ending in the year being applied for; an applicant who claimed a rebate for properties other than a principal residence must have been a permanent resident of Saskatchewan for at least six months preceding the date of application or the date of sale. The portion of the rebate pertaining to business property was taxable, whereas that portion pertaining to one's principal residence was not. The rebate amount was calculated in two steps:

(1) For a principal residence: one half of the assessed property taxes on a residential property to a maximum rebate of $280, or 25 mills of the taxable assessment to a maximum rebate of $425 for a farm.

For leased out farm land or business property, the rebate equalled 25 mills of the taxable assessment to a maximum rebate of $300.

(2) For residential property, if the rebate calculated in Step 1 was insufficient to cover the school tax portion of the tax bill, an additional amount was issued. In the case of a farm home, school taxes on the home quarter were rebated. In both cases, the minimum rebate was $50 and the maximum was $230.

Thus, the maximum rebate for the 1984 tax year was $510 on an owner-occupied residential property and $655 on an owner-occupied and operated farm.

An applicant who owned or had a share in farm property and/or a business and who rented his principal residence may also have qualified for the Renters' Property Tax Rebate (see Chapter 5); in such cases the maximum the applicant could receive under both programs was $425. This program, which started in 1979, was administered by the Department of Urban Affairs under the Senior Citizens School Tax Rebate Act.

Beneficiaries:	1983-84	- 79,588 recipients
	1984-85	- 80,793 recipients
Benefit Expenditures:	1983-84	- $25,436,000
	1984-85	- $26,520,000

Senior Citizens Heritage Rebate Program

Senior citizens who were previously eligible for benefits under the Senior Citizens' School Tax Rebate may apply for this rebate. Benefits are calculated in a fashion similar to the Senior Citizens' School Tax Rebate, with a maximum benefit of $510 being available. As of the end of 1985, 62,368 senior citizens had applied for this rebate, representing a total cost of $23,780,000.

Saskatchewan Tax Reductions

An additional reduction is available for persons 65 years of age or over to reduce net provincial taxes payable (see Chapter 5).

ALBERTA

Property Tax Reduction Benefits (including Homeowner Refund)

This program includes increased Homeowner Refund benefits for eligible seniors (see Chapter 5).

Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant

Persons 65 years of age and over, widow(er)s aged 60 to 64 whose deceased spouse was 65 years of age or over and eligible for program benefits at the time of death, and widow(er)s aged 55 to 64 who are receiving a Widows' Pension may apply for this annual non-taxable grant. Seniors residing in nursing homes, active treatment hospitals and auxiliary hospitals are ineligible. Applicants must have rented accommodation or have owned and occupied a mobile home situated on rented land in Alberta for at least 120 days during the year being applied for; they must not have claimed a Property Tax Reduction for that year.

The three levels of assistance for the 1984 and 1985 calendar years are:

(i) $1,200 per year for eligible seniors in the private rental market,

(ii) $600 per year for eligible seniors in subsidized housing, and

(iii) $1,000 per year for mobile homeowners renting their land.

This program began in 1973 and is administered by the Department of Municipal Affairs under the Property Tax Reduction Act.

Beneficiaries:	1983 calendar year	- 39,162 households
	1984 calendar year	- 40,958 households
Benefit Expenditures:	1983-84	- $37,986,000
	1984-85	- $42,614,000

Senior Citizens' Home Heating Protection Program

The majority of persons 65 years of age and over, widow(er)s aged 60 to 64 whose deceased spouse was age 65 or over at the time of death, and widow(er)s aged 55 to 64 who are receiving a Widows' Pension automatically receive this annual non-taxable rebate to assist in paying their heating costs. This is done by utilizing lists, supplied by municipalities, of seniors who receive the Alberta Property Tax Reduction Benefit (see Chapter 5). Application forms are available for those who are not on the lists. To be eligible, the applicant must own and live in his home for at least 120 days during the calendar year. The amount of rebate is $100 per year, and is payable for the 1982 to 1987 calendar years only. This program, which began in 1982, is administered by the Department of Utilities and Telecommunications under the Department of Utilities and Telecommunications Act.

Beneficiaries:	1983 calendar year	- 79,884 seniors
	1984 calendar year	- 85,007 seniors
Benefit Expenditures:	1983 calendar year	- $7,988,000
	1984 calendar year	- $8,501,000

BRITISH COLUMBIA

Land Tax Deferment Program

This program includes benefits for senior citizens (see Chapter 5).

Home Owner Grant

This program includes increased grants to persons 65 years of age or over (see Chapter 5).

Shelter Aid for Elderly Renters (SAFER)

Senior citizens 65 years of age and over who are in receipt of Old Age Security benefits and whose current year's rental costs exceed 30% of their total gross income may apply for monthly SAFER benefits. To be eligible, the applicant or the spouse must have resided in B.C. for either five continuous years or two years immediately prior to application. Seniors residing in long-term health care facilities or subsidized accommodation are ineligible. SAFER benefits are equal to 75% of the amount by which claimable rent exceeds 30% of the applicant's income. Effective July 1985, the maximum benefits are: $102.58 per month for a single person whose income does not exceed $644.08 per month and whose maximum claimable rent is $330, and $30.56 per month for a couple whose income does not exceed $1,080.84 per month and whose maximum claimable rent is $365. The amount of assistance is reduced as income increases and rent decreases in proportion to income. This program, which began in 1977, is administered by the Ministry of Human Resources under the Shelter Aid for Elderly Renters Act.

Beneficiaries:	March 1984	- 10,020 households
	March 1985	- 9,962 households
Benefit Expenditures:	1983-84	- $8,882,000
	1984-85	- $9,130,000

YUKON

Homeowners' Grant

Old Age Security beneficiaries receive an enhanced grant (see Chapter 5).

Pioneer Utility Grant

Senior citizens 65 years of age and over or surviving spouses 60 years of age and over may apply for this annual grant. To be eligible, the applicant must have resided in his principal residence 183 days per year, 90 days of which were during the winter. Seniors living in subsidized housing are ineligible. The 1984 grant was $540; it was increased to $600 for 1985. This program, which began in 1978, is administered by the Department of Health and Human Resources under the Pioneer Utility Grant Act.

Beneficiaries:	1983-84	-	243 households
	1984-85	-	266 households
Benefit Expenditures:	1983-84	-	$117,000
	1984-85	-	$144,000

NORTHWEST TERRITORIES

Senior Citizens' Land Tax Relief

Homeowners aged 65 years and over may, at the discretion of the municipal government, have 50% of municipal taxes waived. This program, which began in 1978, is administered by the Department of Local Government under the Senior Citizens' Land Tax Relief Act.

Beneficiaries:	1983-84	-	91 homeowners
	1984-85	-	100 homeowners
Benefit Expenditures:	1983-84	-	$29,000
	1984-85	-	$35,000

CHAPTER 3

CHILDREN'S FINANCIAL BENEFIT PROGRAMS

There are a number of federal and provincial programs which provide financial assistance to parents to assist them in meeting the costs of raising dependent children under 18 years of age. Universal federal Family Allowances are payable to all parents or guardians provided they meet residence requirements. The Child Tax Credit is an income-tested benefit which is part of the federal income tax system and is intended to assist low to moderate-income families. Five provinces operate special cash benefit programs for families with dependent children, some of which are targeted to low-income families and others to parents maintaining a handicapped child. The province of Québec operates its own provincial Family Allowances program, which provides a supplement to the federal Family Allowances. In certain cases, families receiving these benefits may also be in receipt of social assistance benefits (see Chapter 4). Federal income tax provisions which are based on the number and/or ages of children in a family are discussed in Appendix E of this report. The report does not discuss programs which largely provide services for children.

FEDERAL PROGRAMS

FAMILY ALLOWANCES

The principal objective of the federal Family Allowances (FA) program, which was introduced in July 1945, is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution. Family Allowances are administered by the Department of National Health and Welfare.

Eligibility

General

The present Family Allowances program is administered under the 1973 Family Allowances Act which became effective January 1, 1974. Under the Act, a parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 (i.e., one with no taxable income in his own right) may apply for Family Allowances. At least one parent or guardian must be a Canadian citizen, a permanent resident of Canada (under the Immigration Act), or a visitor or holder of a Minister's Permit (under the Immigration Act) who has been legally admitted to Canada for at least one year and whose income during that time is subject to Canadian income tax. Canadian residents who are living outside

Canada but paying Canadian income tax may still receive Family Allowances on behalf of the children in their care. Certain other circumstances may also allow payment while a parent or child is outside Canada.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution which is authorized to be responsible for the care or custody of children. In some cases, such as when a child's placement is indefinite, payment is made directly to a foster parent.

Financial Eligibility

Family Allowances are paid to eligible parents regardless of their income or assets. The Special Allowance is payable regardless of income or assets available to the child. In both cases, however, benefits cease to be payable if the child begins to earn a taxable income.

Benefits

The Family and Special Allowances are flat-rate benefits which are paid monthly to a parent (usually the mother) or guardian on behalf of each dependent child. Generally speaking, from 1974 to 1982, the rates were escalated annually on January 1 on the basis of any increase in the Consumer Price Index (CPI) during the 24 months ending the previous October. Exceptions to this have occurred, however. For example, in 1979 the monthly Family Allowance of $25.68 was reduced to $20.00 when the Child Tax Credit was introduced. The $20.00 was then indexed to determine the Allowance for 1980. Indexation of the Family Allowance rate in 1983 and 1984 was limited to 6% and 5%, respectively, in accordance with the federal policy on fiscal restraint announced in late 1982; full indexing in accordance with increases in the CPI was restored in 1985. The Special Allowance rate was not affected by any of these changes. It has continued to be escalated based on increases in the CPI and thus is now higher, although it had been paid at the Family Allowance rate prior to 1979.

Provinces may vary the amount of Family Allowances that the federal government pays to their residents according to the age and/or number of children in a family. The smallest monthly payment must be at least 60% of the federal rate per child and, over a four-year period, the average total payments in a province must be the same as if the federal rate had been in effect. Currently, Alberta is varying the rate according to the age of the child (under the Social Development Act), while, under the Québec Family Allowances Act (Loi sur les allocations familiales), Québec is varying the rate according to both the age of the child and number of children. The Special Allowance rate is not subject to variation by the provinces.

Federal Family Allowances must be reported as income for federal income tax purposes by the person who claims a tax exemption for the child. Special Allowances are not taxable.

Benefit levels for 1985 are shown in Table 3.1. Benefit levels for 1982 to 1985 may be found in Appendix C.

Financing

Family and Special Allowances payments are made out of the federal government's Consolidated Revenue Fund.

Table 3.1

Family Allowances Monthly Benefits per Child

1985

Type of Benefit		Federal Rate	
Family Allowance		$31.27	
Special Allowance		46.65	
Alberta Variation			
Child	0-6 years	$24.50	
	7-11 years	30.00	
	12-15 years	39.80	
	16-17 years	45.00	
Québec Variation[1]			
		Child 0-11 years	Child 12-17 years
First child		$18.77	$26.44
Second child		29.81	37.48
Third and each additional child		72.55	80.22

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1. Benefit rates for Québec Family Allowances are presented in the "Provincial Programs" section of this chapter.

Table 3.2a

Family Allowances
Number of Accounts/Children[6] and Benefit Expenditures by Province/Territory

1983-84

Province/Territory[1]	Accounts			Children March 1984	Benefit Expenditures ($000's) 1983-84
	Family Allowance[2] March 1984	Special Allowance[3] March 1984	Total March 1984		
Newfoundland	97,254	833	98,087	195,386	68,775
Prince Edward Island	18,374	172	18,546	36,303	12,700
Nova Scotia	128,265	1,556	129,821	237,438	83,168
New Brunswick	109,933	1,179	111,112	206,825	72,567
Québec[4]	938,395	9,017	947,412	1,661,813	586,391
Ontario	1,256,230	9,826	1,266,056	2,278,470	800,110
Manitoba	148,205	2,441	150,646	289,740	101,479
Saskatchewan	144,122	1,665	145,787	292,396	101,911
Alberta	351,674	4,526	356,200	670,949	236,042
British Columbia	396,340	4,770	401,110	725,611	253,866
Yukon	3,748	79	3,827	6,976	2,494
Northwest Territories	8,817	195	9,012	20,058	7,070
Total	3,601,357	36,259	3,637,616	6,621,965	2,326,572[5]

1. Beneficiaries living outside Canada are paid from the regional office in their province/territory of last residence.
2. The number of Family Allowance accounts represents the number of families receiving benefits.
3. Special Allowance accounts include child maintenance agencies and foster parents. There is one child for each agency account.
4. Statistics on Québec Family Allowances are presented in the "Provincial Programs" section of this chapter.
5. Total does not add due to rounding.
6. Represents data on accounts/children in pay; see Table 3.3a for definition.

Table 3.2b

Family Allowances
Number of Accounts/Children[6] and Benefit Expenditures by Province/Territory

1984-85

Province/Territory[1]	Accounts			Children March 1985	Benefit Expenditures ($000's) 1984-85
	Family Allowance[2] March 1985	Special Allowance[3] March 1985	Total March 1985		
Newfoundland	96,785	794	97,579	190,345	70,355
Prince Edward Island	18,463	166	18,629	36,107	13,212
Nova Scotia	128,110	1,416	129,526	234,602	86,359
New Brunswick	109,963	1,030	110,993	204,005	74,988
Québec[4]	931,472	8,653	940,125	1,638,259	598,349
Ontario	1,259,425	9,361	1,268,786	2,276,504	837,041
Manitoba	149,103	2,389	151,492	289,930	106,292
Saskatchewan	145,544	1,695	147,239	294,664	107,713
Alberta	350,432	4,218	354,650	667,524	246,219
British Columbia	397,843	4,394	402,237	726,497	267,058
Yukon	3,873	86	3,959	7,214	2,632
Northwest Territories	9,127	168	9,295	20,391	7,535
Total	3,600,140	34,370	3,634,510	6,586,042	2,417,755[5]

1. Beneficiaries living outside Canada are paid from the regional office in their province/territory of last residence.
2. The number of Family Allowance accounts represents the number of families receiving benefits.
3. Special Allowance accounts include child maintenance agencies and foster parents. There is one child for each agency account.
4. Statistics on Québec Family Allowances are presented in the "Provincial Programs" section of this chapter.
5. Total does not add due to rounding.
6. Represents data on accounts/children in pay; see Table 3.3b for definition.

Table 3.3a

Family Allowances
Number of Children Entitled[1]
by Age and Province/Territory

March 1984

Province/ Territory	Age of Child									
	<1	1	2	3	4	5	6	7	8	9
Newfoundland	9,167	9,385	9,478	9,430	9,846	9,643	10,321	10,379	10,908	10,943
Prince Edward Island	1,890	1,904	1,872	1,939	1,899	1,958	1,943	1,960	1,937	1,986
Nova Scotia	12,399	12,373	12,146	12,132	12,506	12,352	12,266	12,545	12,965	12,862
New Brunswick	10,503	10,469	10,460	10,639	10,647	10,538	11,106	11,477	11,518	11,577
Québec	88,088	89,074	94,101	95,980	98,276	93,899	93,828	93,327	92,182	89,873
Ontario[2]	124,956	124,848	122,585	122,712	121,484	120,138	120,606	120,741	124,551	124,602
Manitoba	16,526	15,862	16,153	15,861	15,799	15,709	15,441	15,589	16,044	16,095
Saskatchewan	17,787	17,660	17,339	17,111	17,031	16,603	16,452	16,201	15,824	15,700
Alberta	43,951	42,637	41,115	39,565	38,511	37,329	37,010	36,446	36,215	35,070
British Columbia	42,979	42,375	41,752	40,308	40,338	39,406	38,891	38,565	38,690	38,446
Yukon	518	450	453	400	426	386	342	369	355	369
Northwest Territories	1,438	1,357	1,271	1,257	1,223	1,147	1,158	1,059	1,062	1,028
Total[3]	370,202	368,394	368,725	367,334	367,986	359,108	359,364	358,658	362,251	358,551

Province/ Territory	Age of Child								
	10	11	12	13	14	15	16	17	Total
Newfoundland	11,263	11,621	12,284	12,105	12,041	12,075	12,321	12,247	195,457
Prince Edward Island	1,961	2,014	2,201	2,131	2,160	2,207	2,115	2,230	36,307
Nova Scotia	13,289	13,686	14,375	14,691	14,045	13,923	14,484	14,808	237,847
New Brunswick	11,645	12,151	12,571	12,473	12,242	11,970	12,426	12,629	207,041
Québec	86,736	85,236	88,954	92,875	94,387	94,612	97,526	103,764	1,672,718
Ontario[2]	124,107	126,996	132,683	139,533	136,266	133,865	134,662	137,888	2,293,223
Manitoba	15,905	16,120	16,582	16,980	16,639	16,519	16,203	16,566	290,593
Saskatchewan	15,431	15,668	15,831	15,911	15,938	16,077	15,800	15,820	294,184
Alberta	34,673	34,764	36,019	37,684	36,374	35,861	35,610	35,439	674,273
British Columbia	38,147	39,403	40,381	44,003	43,251	42,153	41,408	41,011	731,507
Yukon	343	392	399	401	414	333	355	330	7,035
Northwest Territories	975	1,038	1,108	1,138	1,060	1,077	1,058	943	20,397
Total[3]	354,475	359,089	373,388	389,925	384,817	380,672	383,968	393,675	6,660,582

1. A child is "entitled" to an allowance for a given month if he was eligible in respect of that month. A child is "in pay" if an allowance was paid for that child during that month. The above figures do not match Table 3.2a since that table represents the number of children in pay.
2. Ontario data should be treated as estimates only.
3. Canada totals should be treated as estimates only.

Table 3.3b

Family Allowances
Number of Children Entitled[1,2]
by Age and Province/Territory

March 1985

Province/ Territory	Age of Child									
	<1	1	2	3	4	5	6	7	8	9
Newfoundland	8,879	9,149	9,300	9,421	9,339	9,776	9,640	10,266	10,320	10,898
Prince Edward Island	1,925	1,928	1,907	1,888	1,958	1,913	1,971	1,963	1,967	1,956
Nova Scotia	12,219	12,434	12,452	12,195	12,170	12,558	12,426	12,278	12,540	12,975
New Brunswick	10,267	10,588	10,522	10,486	10,689	10,667	10,589	11,121	11,506	11,517
Québec	86,674	88,197	89,073	93,996	95,925	98,085	93,731	93,705	93,272	92,091
Ontario	--	--	--	--	--	--	--	--	--	--
Manitoba	16,419	16,607	15,958	16,209	15,896	15,882	15,728	15,481	15,639	16,137
Saskatchewan	17,744	17,854	17,692	17,362	17,142	17,048	16,558	16,500	16,249	15,844
Alberta	42,536	42,841	41,784	40,318	38,896	37,915	36,784	36,494	35,959	35,839
British Columbia	42,998	42,864	42,225	41,585	40,241	40,256	39,442	38,796	38,570	38,655
Yukon	530	526	455	458	406	420	400	350	365	349
Northwest Territories	1,381	1,453	1,344	1,269	1,252	1,229	1,134	1,154	1,060	1,067
Total	--	--	--	--	--	--	--	--	--	--

Province/ Territory	Age of Child								
	10	11	12	13	14	15	16	17	Total
Newfoundland	10,908	11,163	11,596	12,214	12,040	11,952	11,920	12,002	190,783
Prince Edward Island	1,987	1,962	2,021	2,183	2,143	2,160	2,182	2,089	36,103
Nova Scotia	12,883	13,335	13,708	14,409	14,714	14,063	13,842	14,231	235,432
New Brunswick	11,604	11,637	12,148	12,587	12,482	12,237	11,912	12,205	204,764
Québec	89,793	86,656	85,239	88,852	92,788	94,339	94,267	96,519	1,653,202
Ontario	--	--	--	--	--	--	--	--	--
Manitoba	16,167	15,948	16,138	16,639	17,036	16,651	16,453	16,011	290,999
Saskatchewan	15,703	15,455	15,706	15,880	15,953	15,926	15,994	15,548	296,158
Alberta	34,775	34,367	34,449	35,784	37,403	36,206	35,527	34,896	672,773
British Columbia	38,380	38,088	39,418	40,386	44,011	43,152	41,993	40,931	731,991
Yukon	372	348	387	403	407	404	335	345	7,260
Northwest Territories	1,025	965	1,034	1,123	1,138	1,061	1,071	1,031	20,791
Total	--	--	--	--	--	--	--	--	--

-- not available

1. A child is "entitled" to an allowance for a given month if he was eligible in respect of that month. A child is "in pay" if an allowance was paid for that child during that month. The above figures do not match Table 3.2b since that table represents the number of children in pay.
2. All data are preliminary as retroactive adjustments may still be made.

CHILD TAX CREDIT

The federal Child Tax Credit (CTC) program became effective in January 1979 through an amendment to the Income Tax Act. The program is designed to provide additional assistance in meeting the costs of raising children for low to middle-income families. It is administered by Revenue Canada, Taxation, through the income tax system.

Eligibility

General

Any parent (usually the mother) or guardian who receives Family Allowances on behalf of a dependent child under the age of 18 is eligible to apply for the Child Tax Credit at the time of filing an income tax return. The credit is available on behalf of a child for whom Family Allowances were paid for the month of January following a given taxation year. An eligible person who voluntarily refrains from receiving Family Allowances may still claim the Child Tax Credit. A parent or guardian who would not normally file an income tax return (i.e., because she has no taxable income) must complete a return in order to receive the credit. A foster parent in receipt of a Special Allowance on behalf of a foster child is not eligible for the Child Tax Credit.

Canadian residents living outside Canada who are receiving Family Allowances and filing Canadian income tax returns may claim the Child Tax Credit.

Financial Eligibility

Eligibility for the refundable Child Tax Credit is based on annual net family income as defined by the Income Tax Act (see "Benefits"). Assets are not a factor in the determination of eligibility.

Benefits

Child Tax Credit benefits vary according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not (provided they are living together), or the net income of a parent in a sole-support family. The net income of any other person who is claiming a personal exemption for an eligible child (whether or not the person lives with the claimant of the CTC) must also be included in family income; this includes a separated or divorced parent. The benefit is claimable for a given taxation year on the tax return relating to that year.

For families with taxable incomes, the refundable credit to which they are entitled reduces the tax which must be paid; families whose taxes are less than the credit, or who owe no tax at all, receive a non-taxable lump sum payment.

The maximum benefit payable per child in 1985 in respect of the 1984 taxation year is $367. The maximum benefit payable per child in 1986 in respect of the 1985 taxation year is $384. The maximum credit is payable if the net annual family income for 1984 was less than $26,330 (income reduction point). For each $1.00 of net family income above $26,330, the maximum credit per child is reduced by $.05. As examples, the 1984 credit ceases to be available to families with one eligible child and net income greater than or equal to $33,670, to families with two eligible children and net income greater than or equal to $41,010 and to families with five eligible children and net income greater than $63,030. The 1985 credit would cease to be payable at $34,010, $41,690 and $64,730 for similar family types.

For the 1978 to 1982 taxation years, the income reduction point was escalated each year by any increase in the Consumer Price Index during the 24 months ending the previous October. Since the 1983 taxation year, the income reduction point has been maintained at the 1982 level.

The Child Tax Credit payable in respect of the 1978 to 1982 taxation years was also indexed to increases in the Consumer Price Index. In addition to the normal escalation, the credit payable in 1983 in respect of the 1982 taxation year was increased by $50. The credit payable in 1984 in respect of the 1983 taxation year remained at the same level as for the 1982 taxation year. The credits payable in 1985 in respect of the 1984 taxation year and in 1986 in respect of the 1985 taxation year, were, however, again increased by the annual change in the Consumer Price Index.

The maximum Child Tax Credit, income reduction and cut-off points for the 1982 to 1985 taxation years are shown in Appendix C.

Financing

Lump sum payments to eligible parents are made out of the federal government's Consolidated Revenue Fund.

Table 3.4a

Child Tax Credit Number of Families/Children and Tax Credits Allowed by Province/Territory

1983

Province/Territory	Families[1]	Children	Tax Credits[2] Allowed ($000's)
Newfoundland	78,516	161,734	49,707
Prince Edward Island	14,607	29,510	9,024
Nova Scotia	100,435	192,949	56,849
New Brunswick	91,391	181,297	53,559
Québec	705,504	1,316,319	386,543
Ontario	895,030	1,781,631	487,277
Manitoba	110,191	235,047	67,259
Saskatchewan	106,324	240,875	67,045
Alberta	211,101	451,285	121,731
British Columbia	253,106	509,621	139,720
Yukon	2,418	4,838	1,273
Northwest Territories	6,689	17,415	5,092
Outside Canada	3,212	6,677	1,747
Total	2,578,524	5,129,198	1,446,826

1. The number of families represents the number of taxfilers claiming the credit.
2. Credits are those allowed in respect of the 1983 taxation year, to persons filing income tax returns in 1984.

Table 3.4b

Child Tax Credit[1] Number of Families/Children and Tax Credits Allowed by Province/Territory

1984

Province/Territory	Families[2]	Children	Tax Credits[3] Allowed ($000's)
Newfoundland	76,597	157,911	50,282
Prince Edward Island	16,023	33,730	10,785
Nova Scotia	97,034	190,211	57,099
New Brunswick	91,404	181,506	57,541
Québec	683,330	1,265,857	386,940
Ontario	841,913	1,707,674	479,000
Manitoba	113,819	247,708	73,298
Saskatchewan	107,177	239,740	72,111
Alberta	215,344	458,538	132,104
British Columbia	247,205	496,000	143,535
Yukon	2,447	4,940	1,520
Northwest Territories	5,905	15,047	4,606
Outside Canada	1,977	3,579	1,012
Total	2,500,175	5,002,441	1,469,832[4]

1. Figures are preliminary.
2. The number of families represents the number of taxfilers claiming the credit.
3. Credits are those allowed in respect of the 1984 taxation year, to persons filing income tax returns in 1985.
4. Total does not add due to rounding.

PROVINCIAL PROGRAMS

NEWFOUNDLAND

Special Child Welfare Allowance

A family maintaining a physically/mentally handicapped child under 18 years of age may apply for this monthly non-taxable allowance. The benefit is intended to assist families in meeting the cost of drugs, services and/or assistive devices related to the child's disability. For families in receipt of Social Assistance benefits, the allowance is considered to be assistance for a special need. The maximum monthly benefit per child was increased to $328 in May 1984, and to $341 in April 1985. The amount payable is based on the child's special needs and an assessment of the financial capability of the parents`to contribute towards the child's maintenance as determined using specified guidelines concerning net salary. This program, which started in the 1981-82 fiscal year, is administered by the Department of Social Services under the Child Welfare Act for the general population and under the Social Assistance Act for social assistance families.

Beneficiaries:	March 1984	-	327 children
	March 1985	-	426 children
Benefit Expenditures:	1983-84	-	$352,000
	1984-85	-	$413,000 (preliminary)

QUÉBEC

Québec Family Allowances (Allocations familiales du Québec)

The Québec Family Allowances Act (Loi sur les allocations familiales) provides for the payment of a monthly allowance (in addition to federal Family Allowance benefits) to the parent or guardian of an unmarried child under the age of 18 who is not a ward of the province. The applicant must have resided in Québec for at least one month or be paying Québec income tax. Persons in receipt of federal Family Allowances are not required to apply; they receive the provincial benefits automatically.

The Québec Family Allowance rate varies according to the rank of the child in the family. The 1985 monthly rates are as follows:

First child	$ 7.90
Second child	10.55
Third child	13.18
Fourth and each additional child	15.80

The decision regarding annual rate increases, which are based on the Consumer Price Index, rests with the Provincial Cabinet. There is no Québec income tax payable on Québec Family Allowances. However, Québec Family Allowances paid on behalf of 16 and 17 year-old children are considered as taxable income for federal income tax purposes, whereas those payable on behalf of children under age 16 are not. The allowance is not considered as income in the determination of eligibility for Social Aid (see Chapter 4).

This program began in 1974 and is administered by the Québec Pension Board (Régie des rentes du Québec). Application of the Québec Family Allowances Act is the responsibility of the Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu).

Beneficiaries:	March 1984	-	937,654 families (1,652,779 children)
	March 1985	-	931,144 families (1,629,719 children)
Benefit Expenditures:	1983-84	-	$183,029,000
	1984-85	-	$186,224,000

Supplement for Handicapped Children (Allocation supplémentaire pour enfants handicapés)

Under the Québec Family Allowances Act (Loi sur les allocations familiales), families maintaining a child under 18 years of age with a severe and permanent impairment may apply for this supplement to assist them in caring for the child. The child must be certified by a physician as being affected by a hearing, visual or motor impairment, mental retardation, or a psychological or chronic physical illness. Eligible families who are either caring for the child at home or paying the full costs of the child's care in a hospital or reception centre receive this allowance in addition to their monthly Québec Family Allowance. The 1985 Supplement for Handicapped Children rate is $86.46 per month per eligible child. Benefits are not taxable and are not considered as income in the determination of eligibility for Social Aid (see Chapter 4).

This program started in January 1980 and is administered by the Québec Pension Board (Régie des rentes du Québec). Application of the Québec Family Allowances Act is the responsibility of the Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu).

Beneficiaries:	March 1984	-	11,293 families (11,683 children)
	March 1985	-	12,477 families (12,918 children)
Benefit Expenditures:	1983-84	-	$11,454,000
	1984-85	-	$13,910,000

ONTARIO

Handicapped Children's Benefits

Under the Family Benefits Act (FBA), a family caring for a severely handicapped child (including a foster child) who is under 18 years of age may be eligible for a Handicapped Children's Benefit. The child must be residing in the parent's home and have a severe handicap which results in a functional loss. A further requirement is that extraordinary costs must be incurred as a direct result of the child's handicap. The benefit in effect in July 1985 ranges from $25 to $250 per month, and is based on the extraordinary costs incurred, family income (total income of both parents and the handicapped child as reported for income tax purposes), and family size. Benefits are not taxable and are not considered as income in the determination of eligibility for Family Benefits (see Chapter 4). This program, which was implemented in 1977, is administered by the Ministry of Community and Social Services.

Beneficiaries:	March 1984	-	3,514 families (includes 516 FBA families)
	March 1985	-	3,819 families (includes 758 FBA families)
Benefit Expenditures:	1983-84 and 1984-85	-	included in total Family Benefits expenditures (see Chapter 4)

MANITOBA

Child Related Income Support Program (CRISP)

Low-income families with dependent children under 18 years of age may apply for income-tested CRISP benefits. CRISP is payable to families who satisfy the following criteria:

(i) support one or more children under 18 years of age who are listed as dependent(s) on a valid Manitoba Health Services Card;
(ii) receive Family Allowances for the child(ren);
(iii) have a total family income within specified levels; and
(iv) for applications after July 1, 1984, have net family assets of $50,000 or less (excluding principal residence, furnishings and family car).

Benefits are based on total family income for the previous tax year less the following deductions:

(i) 6% of total gross annual family income;
(ii) for each eligible child: $685 for the benefit year commencing July 1, 1984 and $702 for the benefit year commencing July 1, 1985; and
(iii) any maintenance or alimony payments made.

Estimated income for the current year may be used when there has been a change in the applicant's situation, such as a death or a change in marital status.

The CRISP benefit period runs from July to June. Re-application is required for each benefit year. The maximum benefit payable from July 1985 to June 1986 remained at $30 per month per child. For the July 1984 to June 1985 benefit period, the maximum benefit was payable to families whose net annual income for 1983 was $9,640 or less; for the July 1985 to June 1986 period, net annual income for 1984 must be $10,025 or less. Annual benefits are reduced by $0.25 for each dollar of net family income above these amounts. The income reduction point is indexed in consideration of any increase in the Consumer Price Index in the previous year.

CRISP benefits are not taxable; they are considered as part of the Social Allowances entitlement of eligible families (see Chapter 4). The program, which was implemented in January 1981, is administered by the Department of Employment Services and Economic Security under the Social Services Administration Act.

Beneficiaries:	March 1984	-	9,409 families (22,209 children)
	March 1985	-	8,534 families (19,390 children)
Benefit Expenditures:	1983-84	-	$6,684,000
	1984-85	-	$6,114,000

SASKATCHEWAN

Family Income Plan (FIP)

A family with gross assets not exceeding a current market value of $150,000 and in receipt of Family Allowances on behalf of any dependent children under 18 years of age may apply for this income-tested benefit. A dependent child earning sufficient income to be ineligible for Family Allowances is deleted from the family unit for the purpose of calculating FIP eligibility and benefit rates. Entitlement to FIP benefits is based on estimated income of the household for the current calendar year less allowable deductions and exemptions. Earnings of any dependent child in receipt of Family Allowances are excluded from income.

The FIP benefit period runs from April to March. Since April 1984, maximum benefits of $100 per month for each of the first three children and $90 per month for the fourth and each subsequent child are payable to families whose income is at or below $8,200 per year plus Family Allowances. For every $2 of income over this amount, FIP benefits are reduced by $1. FIP benefits are not taxable; they are considered as part of the social assistance entitlement of eligible families (see Chapter 4).

This program, which started in October 1974, is administered by the Department of Social Services under the Saskatchewan Assistance Act.

Beneficiaries:	March 1984	-	7,493 families
	March 1985	-	7,767 families
Benefit Expenditures:	1983-84	-	$17,523,000
	1984-85	-	$18,980,000

CHAPTER 4

PROVINCIAL AND MUNICIPAL SOCIAL ASSISTANCE PROGRAMS

OVERVIEW

Provincial[1] and municipal social assistance programs, often called Canada's social security "safety net", are designed to provide income to meet the cost of basic requirements of a single person or a family when all other financial resources have been exhausted. This overview contains general information on selected design features of the social assistance programs in Canada, followed by individual provincial summaries covering specific applications and departures from the norms as of July 1985. This chapter will focus primarily on direct financial assistance to needy persons in their own homes, which represents the main thrust of provincial social assistance programs. It should be noted, however, that the relevant legislation in each province also includes provisions concerning health and social services, assistance to persons in designated institutions providing care or supervision, and a wide range of administrative considerations which are either not covered or only given passing reference in this chapter.

Jurisdictional Matters

In accordance with the Constitution Act (1867), each province is responsible for the design, administration and delivery of its own social assistance program. Most provinces have a single, unified social assistance program. Long-term benefits are generated by computerized payroll issue from the provincial headquarters and short-term and emergency assistance are issued manually in local or regional offices of the provincial department of Social Services or its equivalent. In Nova Scotia, Ontario and Manitoba, the provincial authority grants assistance where need is deemed to be long term in nature, while each municipality is responsible for providing support to persons in need on a short-term basis. Applicants for long-term assistance awaiting transfer to the provincial program and households requiring single-issue grants of emergency assistance may also be required to apply for municipal social assistance. These three provinces are said to have a "two-tier" social assistance network.

Under the Canada Assistance Plan (CAP) Act, the federal government shares 50% of approved costs of provincial social assistance programs. In Nova Scotia, Ontario and Manitoba, a portion of municipal social assistance payments is cost-shared by the provincial authority, whose claim to the federal government under CAP agreements includes these municipal expenditures. All social assistance benefits which are shareable under CAP are non-taxable under the federal and provincial income tax systems. It should be noted, however, that some of the program expenditures appearing in this chapter are not shareable under CAP. Questions regarding cost-sharing issues should be directed to the appropriate federal or provincial authorities. The Canada Assistance Plan is further described in Appendix D.

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[1] The terms "provincial" and "province" include the Northwest Territories and Yukon (except where otherwise indicated).

Eligibility

General

In general terms, the only eligibility requirement for social assistance benefits is need, regardless of cause. Assistance may be granted to any individual or family head who is found, on the basis of a needs test (described later in this section), to be unable to provide adequately for himself and any dependents.

Administrative Requirements

Any social assistance applicant must meet some basic administrative requirements in order to establish initial and continuing eligibility. In all provinces, a social assistance applicant must:

(i) submit a duly completed application to the appropriate authority (usually on a prescribed form);

(ii) furnish any evidence as required in support of the application for assistance, such as proof of age, a medical certificate to confirm disability, a separation agreement, bank books, pay cheque stubs, etc.;

(iii) permit a home visit by a social worker to discuss the financial and social situation of the household (this requirement may be waived in some cases, such as emergency and short-term assistance);

(iv) provide written permission to the administering authority to verify any statement made in the application and any supporting documents concerning financial resources or any other circumstance of the household;

(v) prove that all other potential sources[1] of financial support have been unsuccessfully explored; and

(vi) report any change in circumstances which might affect eligibility or the amount of assistance to which the household is entitled, such as the death or departure of a family member or additional income from work or other sources.

Residence

Residence is not a condition of eligibility for social assistance, except in Nova Scotia, Ontario and Manitoba, where municipalities are responsible for the delivery - and a portion of the cost - of short-term assistance. In these provinces, an applicant's period of residence is a determining factor only with respect to which municipality or level of government is responsible for the cost of any assistance granted to that person.

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[1] Depending on the province and the type of case, the expression "other potential sources of financial support" may include financial aid given or offered by, or available from, a parent, a grandparent, a sibling or a child over the age of majority.

Categories of Beneficiaries

Provincial social assistance legislation includes some specific conditions of initial and continuing eligibility which apply to particular client groups; although some of these requirements are unique to a particular province, some general observations may be made concerning these groups.

The majority of social assistance clients may be categorized as aged, disabled or unemployed employable persons or single-parent families. These four categories account for over 90% of provincial and municipal social assistance caseloads, with the remaining 10% comprising a number of smaller target groups, such as large, low-income families, transients, strikers, children living with a relative or guardian, and employed persons. In some provinces, persons who are fully employed are not eligible for any assistance except in cases of extreme financial hardship, while other jurisdictions may choose to apply the same needs test to all applicants, regardless of the circumstances of each case.

(i) Aged Persons

A person of advanced age may qualify for social assistance notwithstanding eligibility for benefits from federal and provincial programs for seniors (see Chapter 2). Financial hardship might be due to some age-related special needs, the number of dependents in the household or ineligibility for Old Age Security benefits. Provided the person meets legislated eligibility criteria, social assistance may be granted. All provinces have established higher basic assistance benefit levels or other special considerations for persons beyond their middle years.

(ii) Disabled Persons

An applicant requesting assistance because of illness or disability is generally required to submit a medical certificate indicating the level of impairment and the potential for rehabilitation. This requirement may be waived - at least in the initial determination of eligibility - where the disability is obvious (e.g., paraplegia, severe mental handicap). All provincial programs have design features affecting disabled persons, including one or more of the following: higher exemption levels on assets and income, higher basic assistance levels, special disability-related allowances, and supplementary coverage for health and medical services.

(iii) Unemployed Employable Persons

Each provincial social assistance program includes a number of measures designed to promote the entry or re-entry into the active labour force of able-bodied unemployed applicants. These measures may include lower exemption levels on assets and income than for the general caseload, reduced benefit levels and a wide range of employment support services and programs, some of which may be compulsory for applicants in this category. Some provinces may require unemployed employables, depending on their circumstances, to sign (and adhere to) an individualized contract which stipulates training and rehabilitation measures to be undertaken in order to regain financial independence. Other jurisdictions, notably municipalities in the "two tier" provinces, may choose to consider any financial assistance paid to a person in this category as a loan to be partially or totally repaid upon the person's return to the labour force or upon receipt of any sum to which he was entitled for the period during which he was in receipt of social assistance. As a general rule, though, assistance may be granted to an unemployed employable applicant only when the administering authority is satisfied that:

(a) any history of unemployment was due, and any current unemployment is due, to circumstances beyond the person's control;

(b) the person is willing to accept employment which he is physically capable of handling or to engage in academic upgrading, re-training or other measures to reach a state of job-readiness; and

(c) the person is making reasonable efforts to secure employment.

(iv) Single-Parent Families

In recognition of the financial responsibility of parents with respect to their children, regardless of the family situation, a sole-support parent may be required, as a condition of eligibility for social assistance, to either initiate legal proceedings against an absent spouse (or ex-spouse or putative father, as the case may be) respecting maintenance payments, or to subrogate that right to the government. Moreover, some provinces may consider single parents as employable - and require them to actively seek and accept reasonable employment - where the parent and dependent child(ren) are physically and mentally healthy and where the dependents have reached a certain age (stipulated in provincial legislation). Depending on their age, unwed mothers may be required, as a condition of eligibility for assistance, to participate in rehabilitation programs (including academic upgrading, life skills training, job orientation, etc.).

Financial Eligibility

Needs Test

Generally speaking, social assistance may be granted to any "person in need", i.e., anyone who is found to be unable to provide adequately for himself and any dependents on the basis of a test which takes into account the budgetary requirements and the financial resources available to that person and other members of his household to meet such requirements. This procedure is known as the "needs test" or "budget deficit method" of determining eligibility. Assistance may be granted on the basis of a budget deficit or an insufficient budget surplus. A deficit occurs where regularly-recurring budgetary requirements exceed available financial resources, as determined in accordance with provincial legislation. Where a budget surplus (income remaining after the calculation of budgetary requirements) is inadequate to provide for a special need or an unexpected situation, assistance may also be granted. Thus, an applicant may be eligible for social assistance in an amount sufficient to cover only the cost of a particular medical requirement (e.g., diabetic supplies), a social service (e.g., family counselling) or other item of special need, where there is a likelihood of need if such assistance is withheld, and provided that the applicant meets other eligibility conditions.

Although each province defines "financial resources" differently, the following general provisions apply in all jurisdictions.

Assets

Certain exemptions are allowed with respect to actual and potential liquid assets and property of an individual or family applying for social assistance; any non-exempted assets are deemed to be available for current maintenance of the applicant and his dependents. Asset exemption levels in any given jurisdiction may vary in accordance with case classification (employable, disabled, etc.) and the size of the applicant's household; specific definitions of "liquid assets" and asset exemption levels are included in the provincial summaries. Homeowners applying for social assistance are not required to sell their principal residence and household effects (within reason) as a condition of eligibility. Persons applying for long-term assistance are usually granted a temporary exemption on property which exceeds allowable exemptions in order to allow for the sale of such property at a reasonable price. Assistance may be withheld, reduced or terminated where an applicant or recipient has dissipated, spent, or otherwise dealt with his assets or other property in an unreasonable manner, including assignment or disposition of property for insufficient compensation (in order to qualify for assistance).

Income

Once a household's assets have been determined to be within the limits allowed, income from all sources is examined in the calculation of entitlement to social assistance. Whether through program regulations or policy guidelines, each province stipulates how specific types of income are considered, in order to ensure that all applications are treated in the same manner. Some types of income, such as workers' compensation benefits or an Old Age Security pension and, in most provinces, maintenance or alimony payments, are considered "unearned" and totally available for current maintenance. The net effect of unearned income is to reduce the amount of social assistance payable dollar-for-dollar. Other types of income, including the federal Child Tax Credit, payments to foster parents and special donations from charitable organizations are totally exempted in the calculation of financial resources; the household's social assistance entitlement is thus unaffected and its financial well-being improved. Where the source of income is employment, a partial exemption ("earnings exemption") may be granted on that income as an incentive for the individual or family head to regain financial independence. In some jurisdictions, the earnings exemption provision applies only after initial eligibility has been established, i.e., an applicant's employment income may not be reduced using the earnings exemption in order to establish eligibility for social assistance. The actual calculation of the earnings exemption varies among provinces and is noted in the individual provincial summaries. Partial exemptions may also be allowed in some provinces on income from other sources such as room and board or property rentals. Part-time employment earnings of dependent children attending school and irregular income or casual earnings of other members of the household are totally or partially exempted, depending on the province.

In the determination of financial eligibility, a welfare authority may include imputed income in a household's financial resources, even though that household is not actually receiving money from any particular source. The most common examples of income imputation are situations where the applicant is living rent-free in return for janitorial services or as a result of shelter payments made by an absent or deserting spouse directly to a landlord, or where an applicant's excess property (i.e., exceeding allowable exemption levels) is deemed to be producing regular income.

A person may apply for social assistance while awaiting benefits from another program (such as Unemployment Insurance) or a lump sum payment of unearned income. In these cases, the provincial authority will recover any amount of social assistance paid for which there was no entitlement. The recipient may be required to assign Unemployment Insurance or other benefits to the Department of Social Services in an amount equal to the social assistance benefits received during or after the prescribed waiting period, or to repay such sums out of future social assistance benefits.

Benefits

Budgetary requirements covered by basic social assistance include food, clothing, shelter (including utilities), household and personal needs, and (in some provinces) regularly-recurring items of special need. No two provinces use the same method of calculating social assistance benefit levels. Some jurisdictions use a "pre-added budget" approach, which combines two or more of the above requirements under a single support allowance with shelter-related costs paid separately up to specified maxima; others have chosen to grant assistance based on individual rate scales for each of the basic need components. Depending on the province, maximum shelter allowance levels may be established at the local/regional level (based on prevailing rates in that area) or for the entire province on a unified basis. Variables affecting the amount of shelter allowance payable may include the number of beneficiaries in any given household, the type of living arrangement (home ownership, tenancy, public housing, etc.), and the cost of fuel and utilities. Where actual shelter costs fall short of minimum levels set by regulation in certain provinces, the difference is deducted from the household's social assistance entitlement.

Each provincial authority is responsible for the indexation of social assistance benefit levels within its jurisdiction. Most provinces have chosen an "ad hoc" approach to rate adjustments; where provinces have actually included indexation provisions in their social assistance legislation, details are provided in the individual provincial summaries. Where the periodicity and methodology of rate adjustments are regulated, all social assistance recipients in that province are guaranteed regular increases to their basic entitlement; moreover, the actual calculation of the increase is automatic, and government approval of additional funds to cover such increases is generally a formality. On the other hand, the "ad hoc" approach to the indexation of social assistance rates allows provincial authorities more flexibility in the determination of the following:

(i) higher rate increases for disadvantaged categories of recipients;

(ii) selective increases applying to individual components of basic assistance;

(iii) economic indicators used as a basis for adjustments (other than CPI); and

(iv) periodicity of rate adjustments.

In addition to financial assistance for basic needs, a wide range of social services and items of special need is also available, including allowances and services related to age, disability, employment, education, training and other special circumstances. All provinces also include provisions in their social assistance legislation respecting health and institutional needs. Examples of relevant types of assistance may include comfort and/or clothing allowances for persons in need in designated special care facilities, payment of health insurance premiums (in premium-paying provinces) and ancillary health-related benefits such as prescription drugs, dental care, vision care, prostheses, etc.

Because of the complexity involved in any social assistance rate calculation and the difficulty in determining the relative well-being of a social assistance household in any province, given the wide range of ancillary benefits and supplementary programs available, social assistance benefit levels have not been discussed in this report. Questions relating to benefit levels should be addressed to the appropriate provincial authorities.

Administration

The individual program summaries in this chapter provide the name of the provincial department responsible for the administration of the social assistance program, the legislative authority (name of Act and Regulations) and an indicator of the program delivery network (regional and local offices). The following points summarize other selected administrative aspects of social assistance programs in Canada.

Method of Payment

Social assistance benefits may be paid in a variety of ways - by cash, payroll or manual cheque issue, voucher or authorization to purchase, or by direct payment to a third party vendor or supplier. Depending on the method(s) chosen by a particular province and the circumstances of each case, assistance may be granted on an ad hoc basis, every two weeks or monthly.

Case Review

As a condition of continuing eligibility for assistance, beneficiaries must report immediately any change in the circumstances of the household which would affect its entitlement to assistance or the amount thereof. In addition, each social assistance case is reviewed at least once per year for long-term cases and more frequently for able-bodied employables, either through a home visit by a social worker or a mail-in declaration (often appended directly to the social assistance cheque).

Recoveries and Reimbursement

Every province has established procedures to recover any amount of social assistance granted to a person who was not entitled to such assistance because of an unreported change in household income or other circumstances, accidental or willful misrepresentation or fraud. In addition, certain forms of assistance granted by a province or a municipality may be conditional upon a formal agreement signed by the recipient to reimburse the government for such assistance.

Appeals

In any province, an applicant or recipient is entitled to file a request for appeal where he is dissatisfied with a decision affecting his entitlement to social assistance. Some provinces have established limits on issues which may be formally appealed, while others allow an individual to question any determination bearing on his case. Appeal systems may consist of a provincial appeals board made up of several members appointed by the Minister of Social Services or his counterpart, or a local review committee of a few community members, or both.

Trustee

Where a recipient is incapable of managing his own affairs, the welfare authority may appoint a trustee to administer any assistance granted on behalf of that recipient; depending on the province, an honorarium may be granted to the trustee for services rendered.

Statistics

Each of the following provincial summaries includes a global expenditure figure for the 1983-84 and 1984-85 fiscal years as well as a statistical profile of the caseload; statistical information for the previous fiscal year may be found in Appendix B. It should be noted that benefit expenditure information in the provincial summaries does not include administrative costs; moreover, users should not assume that all benefit expenditures appearing in this chapter are cost-shareable under the Canada Assistance Plan (cost-sharing questions should be directed to the appropriate federal or provincial authorities). Costs related to drug/health benefit programs are also excluded unless otherwise noted. In addition, caseload data in the statistical tables are not comparable interprovincially because of definitional and program disparities between jurisdictions. With regard to the terminology which is used in the tables, the term "case" refers to the number of family units (single or multiple-person) in receipt of benefits while "recipients" refers to the total number of persons who benefit from the payments.

NEWFOUNDLAND

SOCIAL ASSISTANCE

Social Assistance under the Newfoundland Social Assistance Act and Regulations is administered by the Department of Social Services through its five regional offices and 52 district offices throughout the province (including Labrador).

Eligibility

General

Social Assistance may be granted to persons who are physically present in Newfoundland, who lack adequate means to care properly for themselves and their dependents, and for whom Social Assistance is necessary for proper maintenance or rehabilitation. Aside from the general eligibility requirements outlined in the Overview to this chapter, a distinguishing feature of the Social Assistance program is the benefit delivery system for Short-Term Assistance (STA) and Long-Term Assistance (LTA).

Long-Term Assistance benefits are mailed directly from the Department of Social Services in St. John's to persons in need who are suffering from physical, mental or social handicaps and who have little or no income. Short-Term Assistance is usually issued manually by social workers in field offices to persons who are likely to have enough outside income to vary the amount of Social Assistance to which they are entitled on a monthly basis. STA may be payable to persons during brief periods of unemployment or as a result of an emergency situation; it also provides immediate assistance to cover any special needs of Long-Term Assistance cases which are not included in the regular LTA cheque issue.

Financial Eligibility

All applicants for Social Assistance are subject to a needs test as described in the Overview to this chapter. Some specific design features applicable to Newfoundland are noted below.

Assets

Applicants' liquid assets may not exceed the following allowable levels.

(i) Short-term assistance:	- single person	$ 40
	- family	100
(ii) Long-term assistance:	- single person	1,500
	- family	2,500
	- aged or disabled (single)	3,000
	- aged or disabled (family) ...	5,500

"Liquid assets" is defined as cash in the bank, readily marketable securities and investments in companies, but does not include life insurance policies and rural development grants.

Income

In the determination of entitlement to benefits, a certain portion of monthly income from salary and wages may be exempted. For cases receiving Social Assistance for a reason other than unemployment or disability, the following monthly income may be exempted:

(i) Single cases - First $30 plus 50% of income over $30 and up to $80 (maximum exemption $55);

(ii) Family cases - First $30 plus 50% of income over $30 and up to $200 (maximum exemption $115).

As an incentive for single parents to actively pursue legal action for support, Newfoundland allows these exemptions to be applied against any amount received through a court order of maintenance.

Earnings exemption levels for able-bodied unemployed applicants or recipients are set at 50% of the first $80 (single) or 50% of the first $200 (family). Disabled persons may retain 100% of the first $95 (single) or $190 (family).

Net earnings, against which the exemptions may be applied, are determined by deducting from the gross earnings of the applicant and/or spouse all compulsory deductions (including union dues) and work-related expenses (including transportation, work clothing and equipment, and housekeeper services). While the earnings exemption may be applied against provincial training allowances, no exemption is permitted on income derived from job creation programs (federal or provincial) or a training allowance from Employment and Immigration Canada.

In addition to the general eligibility requirements noted in the Overview with respect to unemployed employables, persons in this category in Newfoundland must submit an itemized statement of income for the three months preceding application. Where such income exceeds levels specified in provincial legislation for the 90, 60 and 30 days immediately preceding the date of application, eligibility for Social Assistance is deferred until the respective income levels are below the specified ceilings. The effect of this procedure is to impose a waiting period on applicants who do not budget properly during periods of income fluctuation.

Benefits

Regular assistance is calculated using a pre-added budget, which establishes a maximum assistance level covering the total requirements of the household for food, clothing, personal care, fuel, household maintenance and utilities. In addition, a shelter allowance is granted on the basis of the type of accommodation (rented or owned) and the size of the household. A special winter heating supplement is payable to Social Assistance households in Labrador. Able-bodied unemployed persons and childless couples under 50 years of age are subject to reduced pre-added budget levels; the actual amount of the reduction depends on whether the able-bodied person is living with relatives, non-relatives or in his own home.

Disabled persons requiring supportive services to aid independent living may be granted a wide range of supplementary benefits, ranging from a flat-rate disability supplement of $125 monthly to the actual cost of shelter, utilities and other goods and services deemed necessary for the safety, well-being or rehabilitation of the individuals concerned.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1983-84 and 1984-85 fiscal years were $87,163,000 and $85,598,000 respectively. (The decrease is due to funds which were channelled to the Employment Opportunities Program, an employment program targeted exclusively for social assistance clients.)

NEWFOUNDLAND

Table 4.1

Social Assistance
Number of Cases and Recipients as of End of Quarter

1983-84 and 1984-85

	1983-84			
	June 1983	September 1983	December 1983	March 1984
Cases	20,605	21,356	21,752	21,811
Recipients	51,480	54,447	54,474	53,281

	1984-85			
	June 1984	September 1984	December 1984	March 1985
Cases	20,296	20,469	21,462	20,852
Recipients	48,801	49,533	51,310	49,066

NEWFOUNDLAND

Figure 4.1

Social Assistance Percentage Distribution of Caseload by Case Composition

March 1985

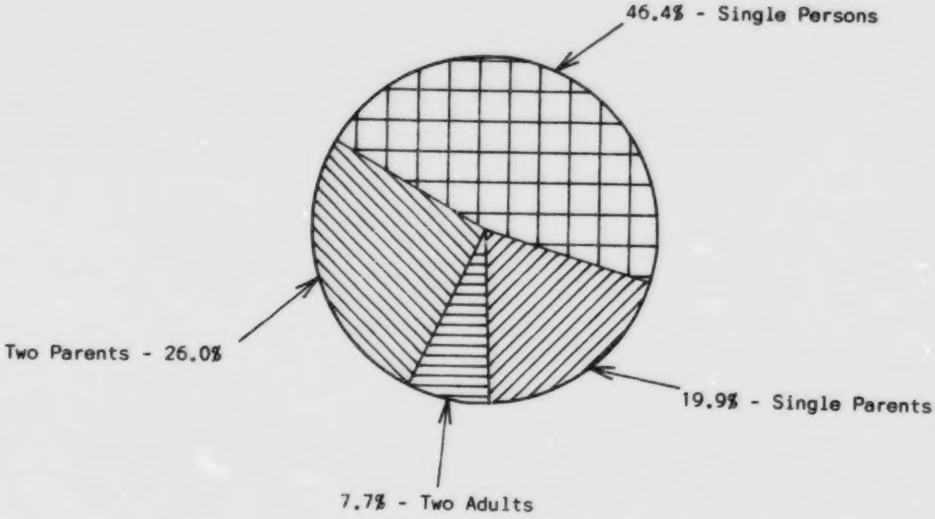
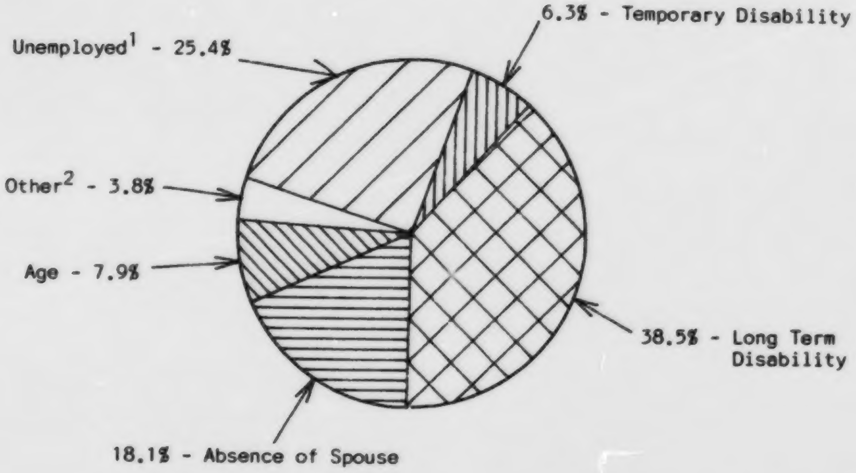


Figure 4.2

Social Assistance Percentage Distribution of Caseload by Reason for Assistance

March 1985



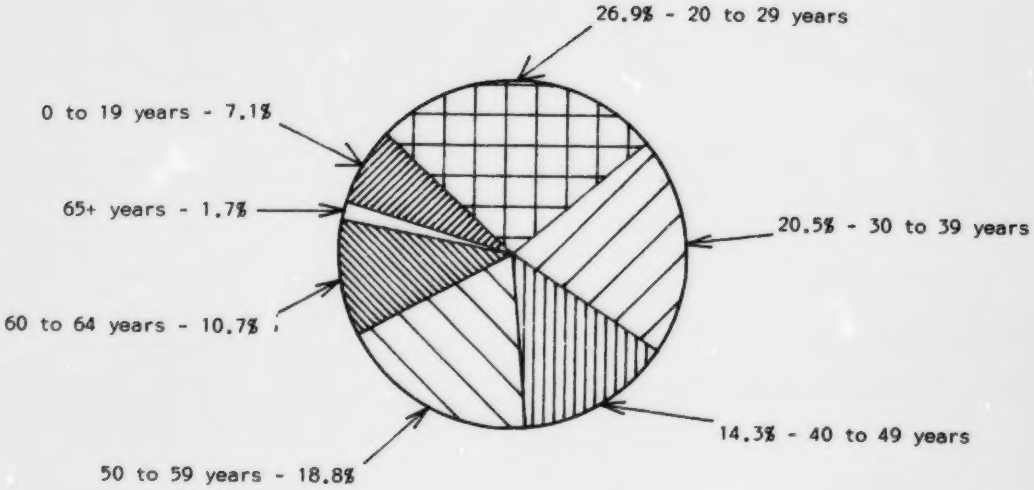
1. Includes employed persons with insufficient earnings.
2. Includes persons attending school, persons caring for spouse and/or children and no information given.

NEWFOUNDLAND

Figure 4.3

Social Assistance Percentage Distribution of Caseload by Age Group of Head

March 1985



PRINCE EDWARD ISLAND

FINANCIAL ASSISTANCE

In Prince Edward Island, Financial Assistance under the Welfare Assistance Act and Regulations is provided through five regional offices of the Department of Health and Social Services located in the major centres of the province.

Eligibility

General

Under the Welfare Assistance Act, assistance shall be provided to "any person in need and to any person who is not in need but likely to become a person in need if the goods or services are not provided". The eligibility guidelines outlined in the Overview to this chapter generally reflect the situation in Prince Edward Island.

Financial Eligibility

Assistance may be granted to any person who is unable to provide adequately for himself or his family on the basis of a needs test that relates his liabilities to his assets which are available to meet those liabilities, in accordance with the Regulations.

As a condition of eligibility, an applicant or beneficiary must explore resources which may be available from family members, including parents, grandparents, siblings or children over the age of majority; assistance given or offered by, or available from a family member to an applicant or beneficiary shall be considered as a financial resource unless, in the opinion of the Director, it would be unreasonable to do so.

Except in the case of emergency assistance (one month or less), the applicant must, as a condition of initial and continuing eligibility, provide proof of income and receipts for drugs, shelter, fuel, utilities, real property taxes, fire insurance and items of special need for the past six months.

Special design features of the financial eligibility provisions in Prince Edward Island are noted below.

Assets

Applicants are allowed to exempt a certain portion of their liquid assets in the determination of their eligibility for benefits. Asset exemption levels vary according to the type of case.

(i) Short-Term Assistance (under four months)
- seasonally - unemployed applicant .... $ 50

(ii) Long-Term Assistance (four months or more)

- single person	$ 200
- single disabled person	900
- couple, one or both spouses disabled	1,800
- single parent, one child	1,200
- each additional child	300
- maximum family exemption	2,400
- married couple	1,200
- each child	300
- maximum family exemption	2,400

"Liquid assets" includes cash on hand, in a bank, credit union or cooperative, and the realizable value of stocks, bonds, debentures, the cash surrender value of life insurance policies, savings receipts, mortgages and bequests or settlements.

Income

For a beneficiary who has not been employed in permanent and full-time employment prior to his application for assistance, or who has been absent from the labour market for a period of 12 consecutive months, the exemption allowed on net wages or earnings is equal to 20% of wages for the first six months and 10% of wages for the next six months. No wage exemption is allowed after this twelve-month period.

The following involuntary deductions from the applicant's wages are not included in the computation of income:

(i) group medical insurance premiums;

(ii) group life insurance premiums;

(iii) income tax deductions;

(iv) other similar matters that are a condition of receiving the salary or wages.

When an applicant or beneficiary is using his own vehicle to travel from his residence to his place of employment, a maximum of $25 per month is allowed as an expense.

Benefits

Where the financial needs of an individual or family head are deemed to be long-term in nature (four months or more), maximum entitlement is based on a monthly pre-added budget for food, clothing, household and personal needs, plus an allowance to cover the actual cost of shelter (provided that such cost does not exceed the beneficiary's reasonable needs or the cost of similar accommodation in the same community). The cost of regularly-recurring special needs is also included in the household's basic allowance.

Depending on the individual circumstances of each case, where a client is eligible for short-term assistance (up to four months), the benefit level payable may be determined by using the above method or by calculating entitlement for each item of basic and special need, in accordance with maxima stipulated in the Regulations. Clothing allowances are not payable to short-term assistance cases as of July 1985 (except as a special need). In all cases where assistance is required for less than four months, lesser amounts than those prescribed by Regulation may be granted where such amounts will suffice to meet emergency or short-term needs (including items of special need).

Benefit Expenditures

Benefit expenditures on Financial Assistance for the 1983-84 and 1984-85 fiscal years were $20,040,000 and $20,123,000 respectively.

Table 4.2

PRINCE EDWARD ISLAND

Financial Assistance
Number of Cases by Case Composition and Number of Recipients as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Cases								
Singles	2,251	2,099	2,120	2,227	2,120	2,018	2,087	2,192
Families	2,257	2,109	2,107	2,201	1,998	1,986	2,037	2,142
Couples	189	182	174	181	157	166	160	176
Couples with dependents	737	682	766	816	682	666	713	788
Single parents	1,331	1,245	1,167	1,204	1,159	1,154	1,164	1,178
Total Cases	4,508	4,208	4,227	4,428	4,122[1]	4,004	4,125[1]	4,335[1]
Recipients	10,008e	9,342e	9,384e	9,830e	9,151e	8,889e	9,155e	9,621e

e - estimate

1. Individual components do not add due to a minor reporting discrepancy.

PRINCE EDWARD ISLAND

Figure 4.4

Financial Assistance Percentage Distribution of Caseload by Age Group of Head

March 1985

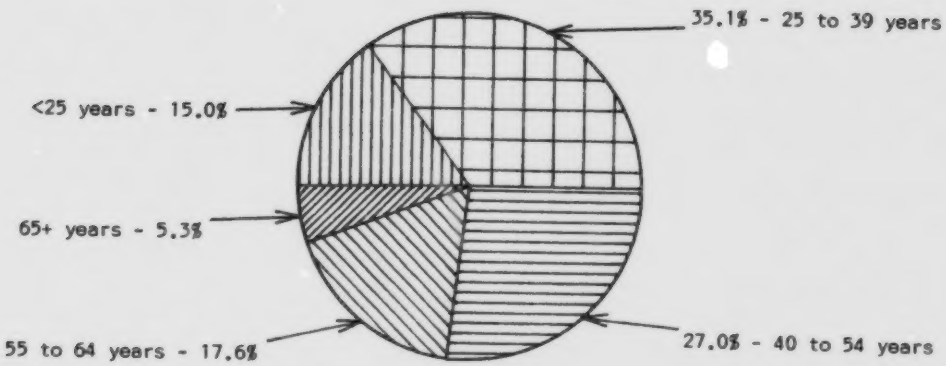
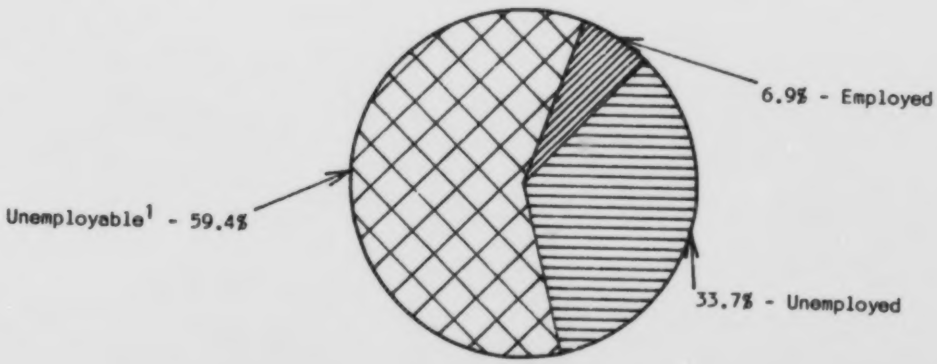


Figure 4.5

Financial Assistance Percentage Distribution of Caseload by Employment Status of Head

March 1985



1. Includes 0.3% of cases with no information.

NOVA SCOTIA

In Nova Scotia, the provincial and municipal levels of government share responsibility for the provision of financial assistance to persons in need. The Family Benefits Act (FBA) authorizes the province to grant assistance to persons or families who are in need where the duration on assistance is likely to be prolonged in nature. The Department of Social Services administers FBA assistance from its five regional offices throughout the province and 13 district offices located within those regions. General Assistance covers short-term needs and other special situations, and is administered by municipalities having organized Municipal Social Services departments.

FAMILY BENEFITS

Eligibility

General

Categories of applicants who may be eligible for Family Benefits include persons 65 years of age and over who are not eligible for federal Old Age Security benefits, persons with a major physical or mental impairment which is likely to last for at least one year, unemployable single women from 60 to 64 years of age, single mothers or disabled fathers who have care and custody of at least one dependent child, and foster parents.

As an example of specific eligibility provisions, an unmarried mother 16-18 years of age is eligible to receive benefits on her own behalf only where extraordinary and compelling circumstances are present and adequate income from other sources is not available. Unmarried mothers under the age of 16 years and single fathers regardless of age (except disabled fathers) must apply for municipal General Assistance.

Financial Eligibility

Eligibility for FBA is determined on the basis of a needs test, which involves a comparison of the aggregate of allowable shelter costs and personal allowances for each member of the household with non-exempted financial resources (as noted below). The deficit, if any, is the FBA entitlement. Allowable shelter costs may include rent or mortgage, electricity and fuel up to a maximum level based on family size.

Assets

The following liquid assets are exempted from the calculation of financial resources of an applicant for, or recipient of, FBA:

(i) $1,500 for a single elderly person;

(ii) $2,500 for an elderly person residing with his spouse, or for a single mother with at least one dependent child;

(iii) $3,000 for a single disabled person; and

(iv) $5,500 for a couple (where both spouses are eligible), for a disabled father with at least one dependent child, or for a woman with dependent(s) whose spouse is in a sanatorium or a hospital.

"Liquid assets" means cash, bonds, stocks, debentures and other assets which can be converted readily into cash, and includes a beneficial interest in assets held in trust and available to be used for maintenance. The amount remaining to be paid under a mortgage or agreement for sale and the cash surrender value of a life insurance policy are not considered liquid assets.

The Family Benefits program allows a further exemption of up to $1,500 for the training or education of each dependent child in the family, provided that these sums are held in an irrevocable trust fund. However, FBA eligibility cannot be created, nor entitlement increased, by setting up a dependent child trust using non-exempted income.

Income

No deductions or exemptions are allowed on wages in the calculation of initial eligibility of an applicant. In the determination of ongoing entitlement to Family Benefits, a recipient is allowed a monthly deduction from gross wages of $100 for a single person or $200 for a person with at least one dependent, plus 25% of gross wages exceeding these levels.

Benefits

FBA assistance levels are based on the number of recipients in the household and its living arrangement. The shelter component covers the actual cost of rent or a mortgage, fuel, electricity, taxes, water, repayment of a home improvement loan, household supplies and house maintenance, provided that the aggregate of these costs does not exceed the maximum shelter allowance stipulated in the Regulations for any given family size. The flat-rate personal needs component of the household's budget covers food, clothing and miscellaneous essentials, and is based on the family's composition (number of adults and children) and its living arrangement (e.g., tenancy, boarding). In addition, a flat-rate allowance for routine transportation is payable to each FBA household.

Special assistance under the Family Benefits Act is limited to specified medical requirements (including medication and test materials for diabetics, special medical examinations and related transportation costs), rehabilitation services and Pharmacare for disabled FBA recipients. For other items of special need, FBA recipients must apply for municipal General Assistance in the municipality where they have established residence.

Under the Family Benefits Regulations, the Minister of Social Services shall review Family Benefits rates semi-annually and adjust these rates to the nearest dollar in accordance with any increase in the Consumer Price Index.

Benefit Expenditures

Benefit expenditures on Family Benefits during the 1983-84 and 1984-85 fiscal years were $96,919,000 and $105,535,000 respectively.

MUNICIPAL GENERAL ASSISTANCE

Nova Scotia's Social Assistance Act authorizes municipalities to provide financial assistance on a cost-shared basis where need is deemed to be short-term in nature and in other special circumstances, as noted below.

Financial assistance granted by municipal units having approved organized Municipal Social Services programs is reimbursed by the province at a minimum rate of 75%; actual cost-sharing levels vary for each municipality in accordance with the provincial regulations. Where a municipal unit does not have a recognized Social Services office, the provincial government shares assistance costs at the rate of 66 2/3%.

Each of the 66 municipalities granting General Assistance in the province establishes rules and regulations governing eligibility, benefits and administrative procedures, subject to minimum standards set by the province. Each municipality must submit its social assistance policies for approval by the provincial Department of Social Services in order to ensure that these standards are met.

The following summary contains general information on municipal social assistance in the province, along with some specific observations concerning the General Assistance program in the Halifax Region.

Eligibility

General

The provincial Social Assistance Act authorizes a municipality to grant assistance to the following groups residing in that municipality: able-bodied unemployed persons in short-term need situations; employed persons requiring income supplementation due to special needs; Family Benefits (FBA) recipients with special needs not covered under FBA legislation; and persons with long-term needs who do not qualify under any FBA case classification.

Financial Eligibility

The budget deficit method (needs test) is used to determine initial and ongoing eligibility and the amount of assistance required. Assistance payments are calculated by totalling the costs of items such as food, clothing, shelter and drugs, and deducting from the total any financial resources which the municipality considers available for current maintenance.

Assets

Provincial policy permits any municipality to allow applicants to retain liquid assets in amounts not exceeding guidelines established by the federal government under the Canada Assistance Plan. In practice, municipalities require liquid assets of an applicant to be expended to meet ongoing needs before he can be considered as eligible for General Assistance; however, an applicant's residence, furnishings and car are not usually considered as financial resources unless their value is excessive. The social assistance administrator of any given municipality may allow exemptions on certain types of assets, depending on municipal policy or on the circumstances of specific cases.

Income

Most Nova Scotia municipalities do not allow any exemptions on income from earnings or any other source. In the Halifax Region, a recipient is allowed a monthly exemption on wages from part-time or full-time employment of $50 for a single person and $100 for a client with at least one dependent. The amount against which this exemption may be applied is equal to gross earnings minus routine deductions such as income tax, pension plan contributions, medical insurance premiums and union dues. Partial exemptions may also be allowed in the Halifax Region on income from specified sources, such as room and board, property rentals and business.

Benefits

Each municipality establishes its own rates subject to provincial approval. In the Halifax Region, maximum levels are set for individual items of basic need, based on family size and ages of dependent children. A pre-added budget chart which aggregates amounts for individual items of basic need is used to calculate the total entitlement of a family or an individual on assistance for over one month. In addition to providing financial assistance on an ongoing basis, municipalities may grant emergency assistance to cover urgent and immediate needs.

Benefit Expenditures

Municipal General Assistance benefit expenditures for 1983-84 and 1984-85 fiscal years were $25,606,000 and $30,597,000 respectively.

NOVA SCOTIA

Table 4.3

Family Benefits and General Assistance
Number of Cases and Recipients
by Program
as of End of Quarter

1983-84 and 1984-85

Program	June 1983	September 1983	December 1983	March 1984	June 1984[1]	September 1984	December 1984	March 1985
Family Benefits								
Cases	22,389	22,592	22,321	22,883	23,512	23,052	23,112	23,520
Recipients	44,421	44,425	43,681	44,867	47,025	47,225	47,322	47,697
General Assistance								
Cases	7,882	7,661	9,297	9,326	8,596	9,005	10,129	10,801
Recipients	19,468	19,670	23,945	22,651	19,688	n/a	24,841	25,425
Family Benefits and General Assistance								
Cases	30,271	30,253	31,618	32,209	32,108	32,057	33,241	34,321
Recipients	63,889	64,095	67,626	67,518	66,713	n/a	72,163	73,122

n/a - not available

[1] In April 1984, a new statistical reporting system was implemented.

NOTE: Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates.

NOVA SCOTIA

Table 4.4

Family Benefits Number of Cases by Case Composition as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984[1]	September 1984	December 1984	March 1985
Singles	10,610	10,762	10,675	10,930	11,775	11,469	11,498	11,656
Families	11,779	11,831	11,646	11,953	11,737	11,583	11,614	11,864
Couples	1,302	1,352	1,353	1,406	1,437	1,449	1,490	1,534
Couples with dependents	1,758	1,725	1,686	1,721	1,709	1,687	1,704	1,742
Single parents	8,719	8,754	8,607	8,826	8,591	8,447	8,420	8,588
Total Cases	22,389	22,592[2]	22,321	22,883	23,512	23,052	23,112	23,520

1. In April 1984, a new statistical reporting system was implemented.
2. Individual components do not add to total due to a minor reporting discrepancy.

NOVA SCOTIA

Table 4.5a

Family Benefits
Number of Cases
by Reason for Assistance and Age Group of Head

March 1984

Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	438	1,840	1,892	2,075	3,598	2,392	42	12,277
Disabled Father	5	75	319	487	591	151	71	1,699
Mothers	653	3,093	2,589	1,377	692	106	14	8,524
Divorced	4	325	800	438	123	6	0	1,696
Widowed	0	38	137	272	332	79	12	870
Deserted	27	954	1,132	520	185	17	2	2,837
Unmarried	621	1,767	509	142	42	4	0	3,085
Wife of Disabled Man	0	0	1	3	10	0	0	14
Wife of Prisoner	1	9	10	2	0	0	0	22
Foster Parent	5	21	23	33	63	46	73	264
Unemployable Woman	--	--	--	--	--	86	0	86
Aged Person	--	--	--	--	--	3	30	33
Total Cases	1,101	5,029	4,823	3,972	4,944	2,784	230	22,883

-- not applicable

NOVA SCOTIA

Table 4.5b

Family Benefits
Number of Cases
by Reason for Assistance and Age Group of Head

March 1985

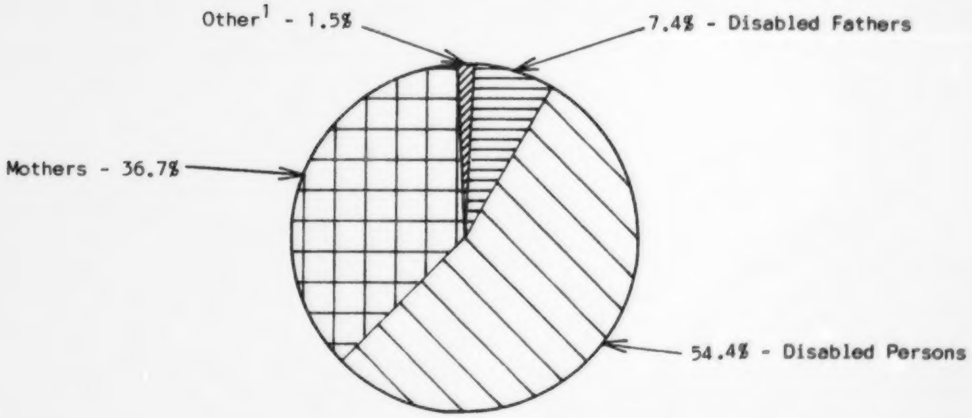
Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	322	1,845	2,163	3,039	3,421	1,959	41	12,790
Disabled Father	1	98	377	407	629	177	53	1,742
Mothers	429	2,833	2,822	1,611	824	96	10	8,625
Divorced	3	163	797	483	224	6	0	1,676
Widowed	2	28	116	261	310	63	7	787
Deserted	23	753	1,242	608	271	19	1	2,917
Unmarried	399	1,885	657	253	8	6	0	3,208
Wife of Disabled Man	0	0	0	3	9	2	2	16
Wife of Prisoner	2	4	10	3	2	0	0	21
Foster Parent	0	21	14	35	62	27	83	242
Unemployable Woman	--	--	--	--	--	87	2	89
Aged Person	--	--	--	--	--	3	29	32
Total Cases	752	4,797	5,376	5,092	4,936	2,349	218	23,520

NOVA SCOTIA

Figure 4.6

Family Benefits
Percentage Distribution of Caseload by Major Reason for Assistance

March 1985

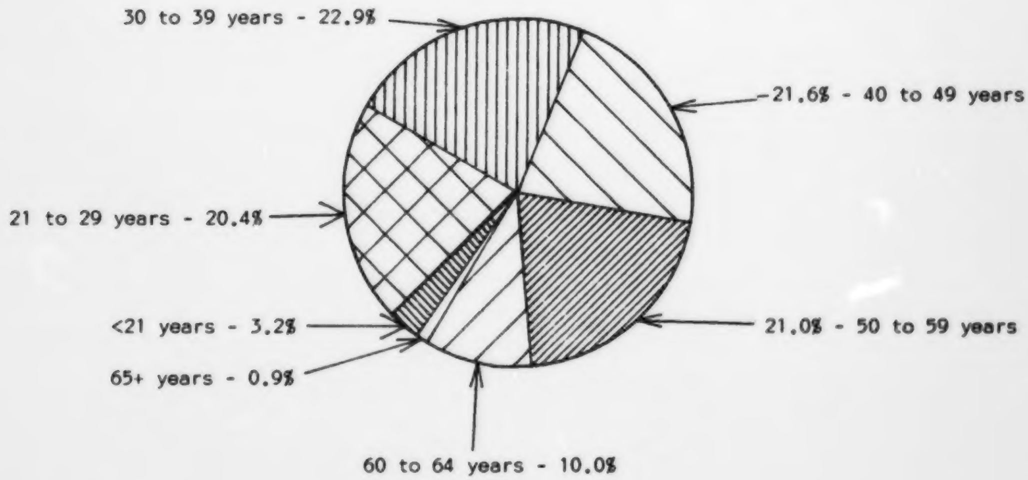


1. Includes foster parents, unemployable women and aged persons.

Figure 4.7

Family Benefits
Percentage Distribution of Caseload by Age Group of Head

March 1985



NEW BRUNSWICK

SOCIAL ASSISTANCE

The New Brunswick Department of Social Services is responsible for the administration of Social Assistance under the Social Welfare Act and Regulations through its 13 regional offices and 21 local offices within those regions.

Eligibility

General

Social Assistance is a program of financial support for persons who lack the means to provide for their basic needs and the needs of their families, and who have no other source of financial support.

Prior to being tested for financial eligibility, all single persons and family heads 19 to 54 years of age and youths aged 16 to 18 years living outside the parental home require an employability assessment to determine their budgetary requirements (which are based on high, medium or low employability). This requirement does not apply to applicants who are unemployable by reason of age, disability or other special circumstances, nor to persons applying for "single-issue" (emergency) assistance or to employed applicants.

A person 19 years of age or over who applies by reason of mental or physical handicap is required to have a medical assessment. The applicant may be considered as an "unemployable person" within the general caseload or as a client under the "Disability Category" (reported as "Disability Allowance" for statistical purposes), depending on the severity of the handicap and the recommendations of the Provincial Medical Advisory Board, which is appointed by the Minister of Social Services.

Financial Eligibility

Once an applicant's eligibility has been established in terms of social need (e.g., disability, family situation) and no alternate source of support is available, non-exempt assets (see Overview to this chapter) are examined with respect to allowable levels. Income is also considered, first to determine eligibility and then to establish the budget deficit. This deficit is determined by taking the fixed allowance level (discussed later under "Benefits") appropriate to a unit's structure and size, plus the amount required for regularly-recurring items of special need, and deducting from the total an amount equal to the non-exempted income of the household. Special design features with respect to financial eligibility are noted below.

Assets

In the determination of eligibility for Social Assistance, the following exemption levels may be applied against the liquid assets of the applicant.

(i) General caseload

- per recipient	$ 500
- per household (maximum)	1,000

(ii) Disability Category

- for first disabled recipient in a unit	$1,000
- for second disabled recipient in a unit	1,000
- for each additional disabled recipient in a unit	300

The "liquid assets" against which the above exemptions may be applied include cash on hand, convertible trust funds, mortgages or other collectable loans, valuables in a safety deposit box, property other than the applicant's residence, and the cash surrender value of life insurance policies exceeding $1,000 per household (the first $1,000 is totally exempt for all households).

Income

In determining the ongoing entitlement of an applicant or recipient, up to $150 for a single person or $200 for a single parent or a couple with or without children may be exempted from the calculation of net monthly income from part-time or full-time employment. "Net income" means gross amount earned minus involuntary deductions such as income tax, union dues, UIC and CPP contributions and Blue Cross premiums. This provision may not be used to reduce income from training or educational allowances, or property rentals. A household may qualify for either the above earnings exemption or a total exemption of financial assistance received from the New Brunswick Housing Corporation under the Rental Assistance for the Elderly and for the Disabled Program (see Chapter 5).

Benefits

Basic Social Assistance covering food, clothing, household and personal items, fuel and utilities, routine transportation and shelter is calculated in accordance with the "fixed allowance level", which is a pre-added amount appropriate to the household's size and circumstances. Fixed allowance levels for various case types are based on a combination of factors, including the level of employability, the source of shelter (parental home or private accommodation), age of the recipient and any dependents, degree of disability, and eligibility for Unemployment Insurance benefits. For all family units, the amount paid in respect of each dependent in the household is age-related, with a higher benefit level payable for a dependent 18 years of age and over.

For all households except those in the Disability Category, when the actual cost of shelter is less than 25% of the appropriate fixed allowance levels, the difference is deducted from the household's maximum entitlement; aside from this special consideration, the fixed allowance level for Disability Category recipients is the same as that for unemployable persons.

Single persons and childless couples who are eligible for and awaiting Unemployment Insurance benefits are not eligible for Social Assistance for an eight-week period; single parents and couples with children in similar circumstances are subject to reduced fixed allowance levels for the same period.

With respect to the employable category, the lowest fixed allowance level applies to a single employable person living with his parents; entitlement increases where the person is living outside of the parental home and in accordance with the applicant's age group (18 to 39, 40 to 54, over 55 years of age).

An allowance and a supportive living environment may be provided to a single adolescent parent under 19 years of age who is unable to live in the parental home and otherwise eligible for Social Assistance. The allowance paid to the adolescent parent is equivalent to the fixed allowance payable to a single employable person under 40 years of age living independently; the child is paid separately in an amount equal to the prevailing foster care rate. As a condition of eligibility for this type of assistance, the single parent must agree to participate in specified training and rehabilitation programs. Effective April 1, 1984 single adolescent parents and their dependent children, as well as foster children, were no longer considered as part of the Basic Social Assistance program.

Under the Social Welfare Regulations, fixed allowance levels for all units may be adjusted cumulatively each year up to the percentage increase in the Consumer Price Index for the previous calendar year.

Benefit Expenditures

During the 1983-84 and 1984-85 fiscal years, benefit expenditures on Basic Social Assistance amounted to $159,702,000 and $174,287,000 respectively. Disability Allowance expenditures for 1983-84 were $10,490,000 and for 1984-85 were $11,200,000.

NEW BRUNSWICK

Table 4.6

Basic Social Assistance and Disability Allowance
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter

1983-84 and 1984-85

Program and Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984[1]	September 1984	December 1984	March 1985
Basic Social Assistance								
Cases								
Singles	13,683	12,990	13,486	14,224	13,336	12,675	13,201	13,927
Families	18,044	17,597	17,797	18,323	18,194	18,017	18,332	18,838
Two person	1,527	1,490	1,498	1,559	1,578	1,584	1,664	1,721
One parent	10,810	10,832	10,775	10,898	10,868	10,879	10,949	11,015
Two parent	5,707	5,275	5,524	5,866	5,748	5,554	5,719	6,102
Total Cases	31,727	30,587	31,283	32,547	31,530	30,692	31,533	32,765
Recipients	65,048	62,844	63,794	65,942	64,448	63,082	64,210	66,282
Disability Allowance								
Cases								
Singles	2,419	2,424	2,467	2,486	2,508	2,550	2,547	2,578
Families	52	56	57	66	77	77	80	80
Total Cases	2,471	2,480	2,524	2,552	2,585	2,627	2,627	2,658
Recipients	2,546	2,560	2,608	2,648	2,693	2,733	2,736	2,769

-- not applicable

1. Effective April 1984, foster children, single adolescent parents and the children of single adolescent parents were transferred to Personal Social Services from the Basic Social Assistance Program. This represented approximately 900 cases.

NEW BRUNSWICK

Figure 4.8

Basic Social Assistance Percentage Distribution of Caseload by Case Composition

March 1985

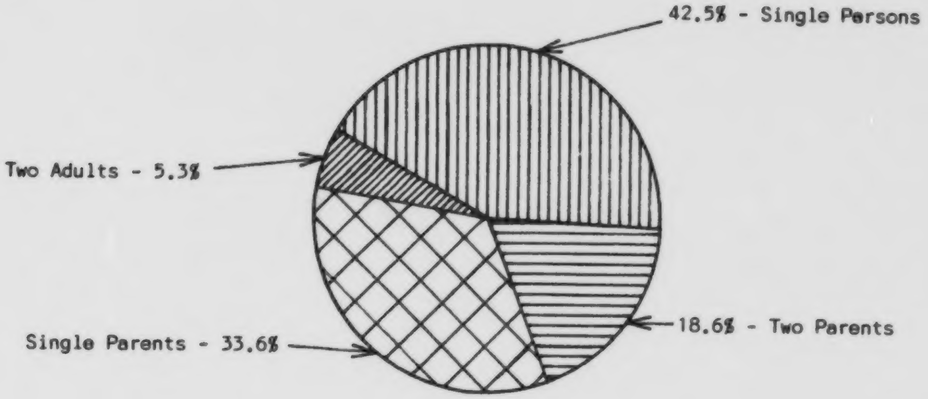
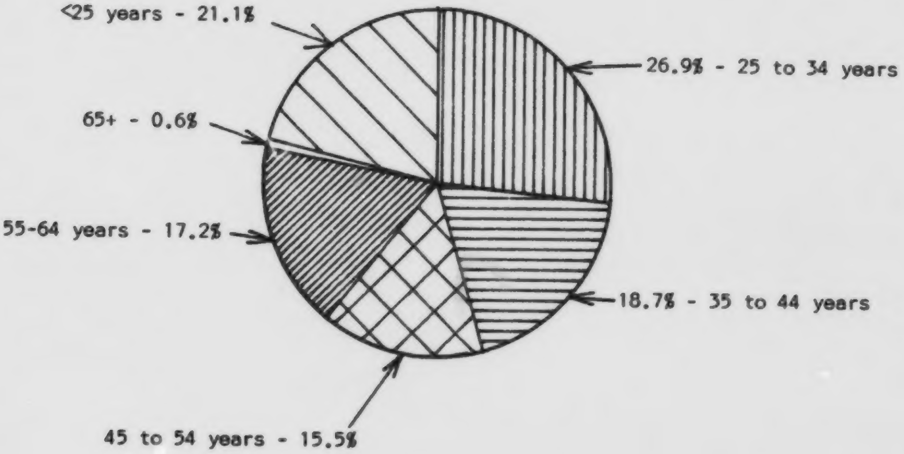


Figure 4.9

Basic Social Assistance Percentage Distribution of Caseload by Age Group of Head

March 1985

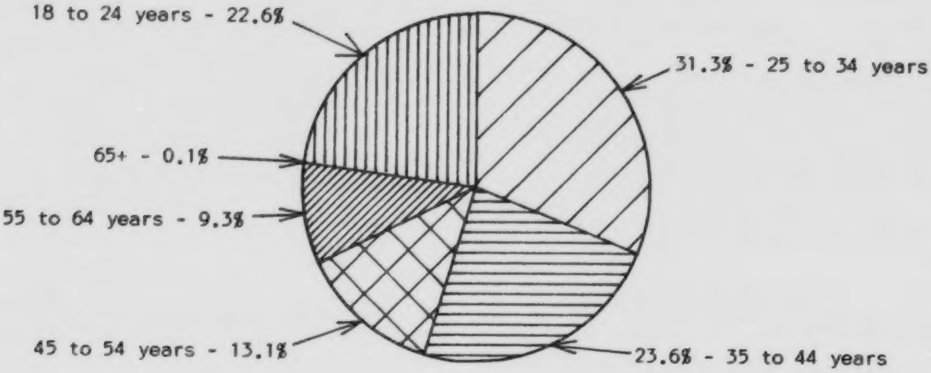


NEW BRUNSWICK

Figure 4.10

Disability Allowance
Percentage Distribution of Caseload
by Age Group of Head

March 1985



QUÉBEC

SOCIAL AID (Aide sociale)

The Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu du Québec) is responsible for the administration of the Social Aid program, under the legislative authority of the Social Aid Act (Loi sur l'aide sociale) and Regulations. Social Aid benefits are delivered through the Ministry's 14 regional and 141 local offices throughout the province, including 23 in Montréal. These local offices are known as Québec Work Centres ("centres locaux Travail-Québec"), since the provincial government has amalgamated its former Manpower Centres and Social Aid offices within a single network. The City of Montréal is responsible for the administration of the Social Aid program within its municipal boundaries, in accordance with the terms and conditions of the provincial legislation. It should be noted that Québec is one of only two Canadian provinces (along with Manitoba) which have integrated manpower services and programs and those in the income security sector under the mandate of a single government department; in both cases, a separate department - the Ministry of Health and Social Services in Québec (Ministère de la Santé et des Services sociaux du Québec) - offers a wide range of complementary social and health services.

The Work Income Supplement program (Supplément au revenu de travail), which is designed to provide a cash benefit to low-income workers, whether or not they are Social Aid recipients, is described at the end of this section.

Eligibility

General

The aim of the Social Aid program is to provide to residents deprived of means of subsistence an income which will allow them to meet their basic needs and those of their dependents.

Aside from the general eligibility conditions outlined in the Overview to this chapter, adherence to a recovery plan based on the circumstances of each household may be imposed on applicants. The recovery plan establishes any required training or rehabilitative measures, or any other appropriate initiative which will facilitate the applicant's entry or re-entry into the labour force and generally improve his standard of living. Social Aid shall be refused or cancelled where an applicant refuses to comply with his recovery plan without valid cause. In the case of an applicant who accepts the recovery plan in principle, but who willfully or negligently fails to honour the commitments he has made in accordance with that plan, the case is treated as though the applicant has refused or abandoned employment (see "Benefits").

Under the Social Aid Act, a single person who reaches the age of 18 years and is not attending university or college must apply for Social Aid in his own right, even if he continues to live in the home of his parents; this requirement prevails whether or not the parents in question are Social Aid recipients themselves.

Financial Eligibility

Social Aid is granted on the basis of the deficit which exists between the needs of an individual or family and the income which is available to meet those needs, provided that the value of any non-exempted assets does not otherwise render the person or family ineligible for assistance. Specific provisions pertaining to the calculation of financial resources under the Social Aid program are noted in the following paragraphs.

Assets

In the determination of a household's financial resources, the calculation of assets involves two separate steps - one for real and personal property and one for liquid assets - as noted below.

Step 1 - Real and personal property:

(i) includes the total market value of all property and other assets of the household which are not considered as a liquid asset (see definition under step 2), nor specifically exempted; exemptions include furniture, domestic effects and work tools, to name but a few;

(ii) the net value of the household's residence (i.e., after deducting any encumbrance) is exempted up to $50,000; any amount remaining after this exemption has been applied to the net value is imputed as income of the household at the rate of 1% per month;

(iii) the aggregate value of the real and personal property is then calculated by adding the gross value of the family's motor vehicle which exceeds $4,000 and the gross value of any other non-exempted real and personal property other than the household's residence; the exemption allowed on this aggregate value is $1,500 for a single person or $2,500 for a family; any amount remaining after this exemption has been applied to the aggregate value is imputed as income of the household at the rate of 1% per month;

(iv) no income is imputed on a household's property as long as there are impediments to the sale of the property which are beyond the control of the household.

Step 2 - Liquid assets:

(i) includes cash on hand or in a financial institution, the value of any assets which may be converted on short notice, any transferable securities, stocks and bonds (including government savings bonds), any debt owed to the applicant which may be acquitted immediately, the cash surrender value of any life insurance policy exceeding $2,500 and any other negotiable asset;

(ii) where the liquid assets of a household exceed $1,500 for a single person or $2,500 for a family, any excess is considered as income available to the household.

It should be noted that the calculation of property value and liquid assets are two distinct and mutually exclusive procedures: property value exceeding allowable levels cannot be transferred to the liquid assets calculation, and vice versa.

Income

Any amount which is imputed as household income because of real and personal property or liquid assets exceeding allowable exemptions is deemed to be an available financial resource, and the household's Social Aid entitlement will be reduced by an amount equal to the imputed income.

Earnings from work, rounded down to the nearest $10, are considered as income of a household after applying a monthly exemption of $40 for a family plus $5 for each dependent child or $25 for a single person.

The amount against which this exemption may be applied includes employment earnings, net commissions and net self-employment income, or any training allowance received under the National Training Act. Deductions allowed on this income before the application of the earnings exemptions include:

(i) income tax deductions, Unemployment Insurance and health insurance premiums;

(ii) contributions to the Québec Pension Plan and any other compulsory pension scheme;

(iii) union dues; and

(iv) the lesser of $25 monthly or 6% of monthly employment earnings, in respect of work-related expenses.

An additional exemption is allowed against allowances paid by a sponsor under the Community Works Program (Travaux communautaires) or the On-the-Job Training Program (Stage en milieu de travail), so that the aggregate monthly exemption available is $95 for a single person and $190 for a family.

Where assistance for ordinary needs has been granted for at least three consecutive months, work income from the first month during which employment actually begins is not considered as a financial resource of the household; this provision applies once in every six-month period.

Income shall include any periodic or lump sum support or maintenance payments, whether or not the household was receiving Social Aid during the period covered by such payments; for a single parent family, this includes any amount up to $150 per month paid by the absent spouse in respect of the household's shelter costs.

Benefits

The lump sum Social Aid payment is based on the number of adults and children in the household. The monthly allowance covers ordinary needs, comprising food, clothing, household and personal needs and approved shelter costs; where the monthly cost of shelter is less than $85 for a family or $65 for a single person, the Social Aid entitlement of the household is reduced by an amount equal to the difference between these shelter thresholds and the actual cost. In addition, Social Aid is decreased by $85 monthly in the case of a household (family or single person) residing with a parent, a grandparent or a child of the head of the household. A lesser benefit level is paid to all single able-bodied persons under 30 years of age and to all childless couples where both spouses are able-bodied and under 30 years of age.

Social Aid benefit levels for families take into account only the first two dependent children in the household; any additional children are deemed to be covered under the federal and Québec Family Allowances programs, the rates for which are based on the age and rank in the family of each dependent child (see Chapter 3).

A monthly supplement is paid to a family which includes a dependent child 18 years of age and over attending secondary school; the rationale for this supplement is that Family Allowances are no longer payable after the child's 18th birthday and the high school student is not eligible under the Ministry of Education's (Ministère de l'Éducation) program of loans and grants. If this same dependent child (over 18 years of age) is handicapped as defined in the Québec Family Allowances Act, the family's Social Aid entitlement is increased by an amount which is equal to the monthly Québec Supplement for Handicapped Children (see Chapter 3).

Social Aid granted to a household which includes an adult who refuses or abandons suitable employment without valid cause shall be reduced by $50 monthly for a period of six months. Where the same adult refuses or abandons employment a second time during the six-month penalty period, Social Aid is suspended for a further six months starting on the date of the second refusal for an able-bodied person under 30 years of age or a childless couple where both spouses are able-bodied and under 30. In all other cases of second refusal, the Social Aid entitlement of the household is reduced by $100 monthly for the same period.

Under the Social Aid Regulations, Social Aid benefit levels for all households are indexed quarterly in January, April, July and October based on increases in the Consumer Price Index.

Benefit Expenditures

Benefit expenditures on Social Aid during the 1983-84 and 1984-85 fiscal years were $1,836,287,000 and $2,010,600,000 respectively.

Table 4.7

QUÉBEC

Social Aid
Number of Cases by Case Composition and Number of Recipients as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Cases								
Singles	258,561	253,007	254,810	262,800	258,583	256,157	262,518	271,397
Families	147,441	144,997	148,060	152,487	150,879	148,526	150,249	153,036
Couples	23,006	22,670	23,280	23,870	23,271	23,253	23,805	24,063
Couples with dependents	45,730	43,049	44,571	46,891	45,132	42,406	42,885	44,051
Single parents	78,705	79,278	80,209	81,726	82,476	82,867	83,559	84,922
Total Cases	406,002	398,004	402,870	415,287	409,462	404,683	412,767	424,433
Recipients	690,439	674,133	684,342	705,934	694,765	681,476	691,632	708,677

Table 4.8a

QUÉBEC

Social Aid
Number of Cases by Case Composition, Sex and Age Group of Head

March 1984

Case Composition and Sex	Age Group of Head						Total
	<20	20-29	30-44	45-54	55-64	65+	
Singles	**30,605**	**80,823**	**63,338**	**38,568**	**46,890**	**2,576**	**262,800**
Male	16,128	49,913	41,568	19,237	17,238	462	144,546
Female	14,477	30,910	21,770	19,331	29,652	2,114	118,254
Single Parents	**2,342**	**28,531**	**36,371**	**10,553**	**3,766**	**163**	**81,726**
Male	3	447	2,065	884	452	31	3,882
Female	2,339	28,084	34,306	9,669	3,314	132	77,844
Couples[1]	**763**	**14,959**	**24,456**	**13,111**	**15,237**	**2,235**	**70,761**
Male	258	11,340	22,133	12,309	14,593	2,185	62,818
Female	505	3,619	2,323	802	644	50	7,943
Total Cases	**33,710**	**124,313**	**124,165**	**62,232**	**65,893**	**4,974**	**415,287**
Male	16,389	61,700	65,766	32,430	32,283	2,678	211,246
Female	17,321	62,613	58,399	29,802	33,610	2,296	204,041

1. Includes couples with and without dependent children.

Table 4.8b

QUÉBEC

Social Aid
Number of Cases by Case Composition, Sex and Age Group of Head

March 1985

Case Composition and Sex	Age Group of Head						Total
	< 20	20-29	30-44	45-54	55-64	65+	
Singles	**26,890**	**83,177**	**69,801**	**40,556**	**48,202**	**2,771**	**271,397**
Male	14,251	50,525	45,902	20,159	18,183	494	149,514
Female	12,639	32,652	23,899	20,397	30,019	2,277	121,883
Single Parents	**2,211**	**29,749**	**38,934**	**10,338**	**3,571**	**119**	**84,922**
Male	7	451	2,174	873	441	28	3,974
Female	2,204	29,298	36,760	9,465	3,130	91	80,948
Couples[1]	**687**	**13,898**	**23,692**	**12,659**	**15,223**	**1,955**	**68,114**
Male	218	9,655	20,977	11,748	14,503	1,900	59,001
Female	469	4,243	2,715	911	720	55	9,113
Total Cases	**29,788**	**126,824**	**132,427**	**63,553**	**66,996**	**4,845**	**424,433**
Male	14,476	60,631	69,053	32,780	33,127	2,422	212,489
Female	15,312	66,193	63,374	30,773	33,869	2,423	211,944

1. Includes couples with and without dependent children.

QUÉBEC

Table 4.9a

Social Aid
Number of Cases
by Reason for Assistance and Age Group of Head

March 1984

Reason for Assistance	Age Group of Head						Total
	<20	20-29	30-44	45-54	55-64	65+	
Employed	2,351	6,878	4,476	1,734	1,080	12	16,531
Unemployed	26,403	85,301	87,808	32,966	24,061	270	256,809
Temporary Disability	3,370	18,203	13,902	12,829	17,302	253	65,859
Permanent Disability	1,586	13,931	17,979	14,703	23,450	452	72,101
Pensioner	--	--	--	--	--	3,987	3,987
Total Cases	33,710	124,313	124,165	62,232	65,893	4,974	415,287

-- not applicable

Table 4.9b

QUÉBEC

Social Aid
Number of Cases
by Reason for Assistance and Age Group of Head

March 1985

Reason for Assistance	Age Group of Head						Total
	<20	20-29	30-44	45-54	55-64	65+	
Employed	1,518	5,509	4,585	1,703	1,083	7	14,405
Unemployed	23,782	88,668	95,044	34,847	26,218	286	268,845
Temporary Disability	3,156	19,226	13,483	11,728	16,565	260	64,418
Permanent Disability	1,332	13,421	19,315	15,275	23,130	434	72,907
Pensioner	--	--	--	--	--	3,858	3,858
Total Cases	29,788	126,824	132,427	63,553	66,996	4,845	424,433

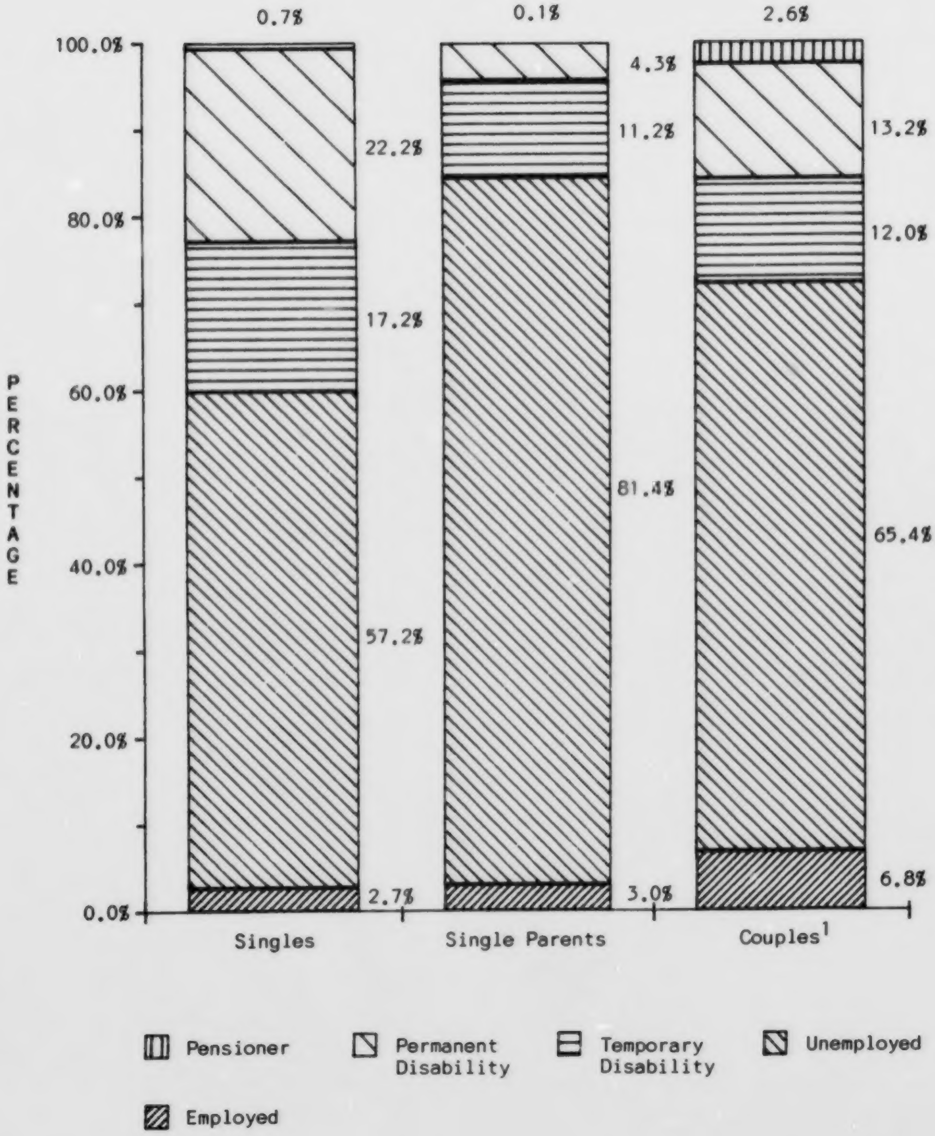
-- not applicable

QUÉBEC

Figure 4.11

Social Aid
Percentage Distribution of Caseload by Case Composition and Reason for Assistance

March 1985



1. Includes couples with and without children

QUÉBEC

Figure 4.12

Social Aid
Percentage Distribution of Caseload by Reason for Assistance

March 1985

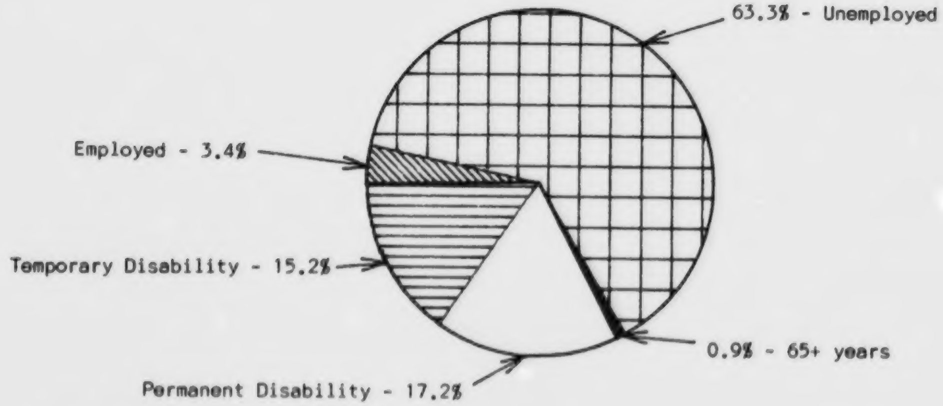
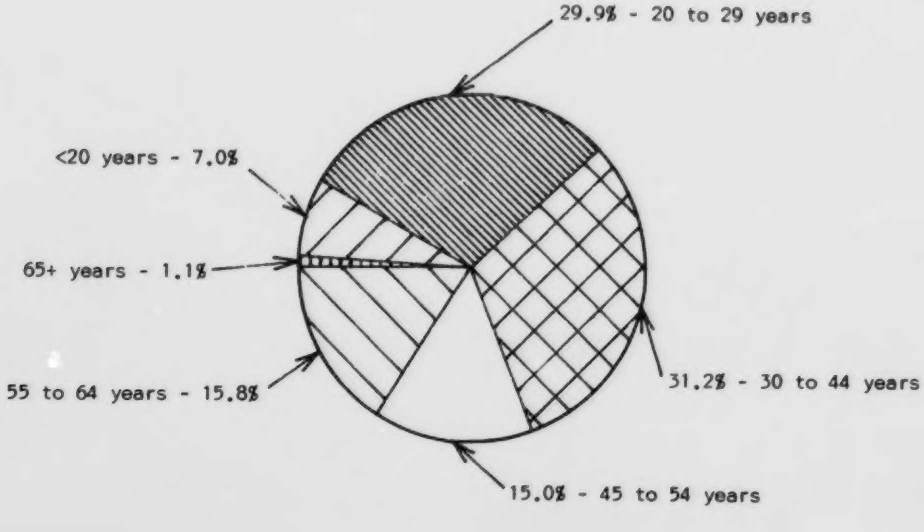


Figure 4.13

Social Aid
Percentage Distribution of Caseload by Age Group of Head

March 1985



WORK INCOME SUPPLEMENT (Supplément au revenu de travail)

The Work Income Supplement program provides non-taxable cash incentives to low-income earners to remain in the labour force and to motivate employable Social Aid recipients to join or rejoin the labour force. The Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu) is responsible for the Work Income Supplement, which was implemented in June 1979; however, administrative responsibility has been delegated to the Québec Ministry of Revenue (Ministère du Revenu). The legislative authority for the program is the Work Income Supplement Act and Regulation; the program is entirely financed out of the Québec Consolidated Revenue Fund.

Eligibility

General

The program is open to all families (single parent or two parent) with dependent children (under 18 years of age or over 18 and attending primary or secondary school on a full-time basis) as well as single persons and childless couples where the person or one spouse is at least 30 years of age.

To qualify for a supplement in a given year, a household must also meet the following criteria:

(i) the family head (or spouse, or both) or the individual must have received income from wages or self-employment in the previous tax year; and

(ii) the family or individual must have been residing in Québec on December 31 of the previous year and one of the spouses or the individual must have been a resident of Canada since January 1 of that same year.

A household is required to submit a new application for the supplement on an annual basis.

Financial Eligibility

The Work Income Supplement is not a "needs-tested" program as defined in the Overview to this chapter. Eligibility for the supplement is based on the size of the household and income from work and other sources, provided that family assets are within specified levels.

Assets

The market value of family property, including liquid assets but excluding the principal residence, furniture and car, must not exceed $50,000.

Income

The work income and total income of an applicant's household are compared against a reference point which entitles the family or individual to the maximum supplement payable. The only exemptions allowed in the calculation of total income are the federal Child Tax Credit, federal and Québec Family Allowances, the Real Estate Tax Refund, any Availability Allowance received and any income of a dependent child.

Benefits

Supplement levels are based on family size and income from work and other sources for the previous year. The maximum annual supplement levels for 1985 range from $1,204 for a single person to $2,193 for two spouses with two or more dependent children, where work income for 1984 is less than $4,815 and $8,772 respectively. Benefits cease where work income exceeds $8,430 for a single person or $15,350 for a couple with two or more dependent children. Payments are made to eligible families in quarterly installments of up to $550. The Work Income Supplement is non-taxable and is excluded from the calculation of income for Social Aid purposes.

Beneficiaries:	1983 calendar year	-	24,878 families
	1984 calendar year	-	28,245 families (preliminary)
Benefit Expenditures:	1983-84	-	$20,763,000
	1984-85	-	$25,100,000 (preliminary)

(NOTE: expenditures are in respect of the 1983 and 1984 calendar years)

ONTARIO

Ontario is one of three Canadian provinces, along with Nova Scotia and Manitoba, with a two-tier social assistance delivery network. As a general rule, short-term or emergency financial assistance is granted by municipalities and Indian bands in accordance with the General Welfare Assistance Act, while the provincial government administers a program of long-term assistance under the Family Benefits Act. These two statutes and related regulations provide the legislative authority and framework for different types of assistance based on the individual circumstances of each household. This section covers two programs which are administered under the Family Benefits Act (FBA) - Family Benefits (regular assistance) and GAINS-D, a supplement for the disabled which is integrated into the FBA program. Another program which is associated with FBA, although it falls under a different legislative authority, is the Work Incentive (WIN) Program, described further in this section. The four General Welfare Assistance (GWA) programs - General Assistance, Supplementary Aid, Special Assistance and Work Activity - are also discussed in this section.

FAMILY BENEFITS PROGRAM

The provincial Family Benefits (FBA) program provides long-term financial assistance to persons in need because of a major physical or mental impairment, blindness, advanced age (seniors not in receipt of Old Age Security benefits), or permanent unemployability, and to needy sole-support mothers or fathers. Benefits may also be available to foster parents on behalf of their foster children, to parents caring for a severely handicapped child at home and to participants in vocational rehabilitation training programs. Benefits are available to the general long-term caseload under the regular FBA benefit program, and to the disabled under GAINS-D. In addition, the Work Incentive Program delivers specialized benefits to persons who leave the FBA program for full-time employment. The FBA program is administered through the Ministry of Community and Social Services' network of four regional offices, 13 area offices and over 65 local offices.

Benefit Expenditures

Benefit expenditures under the Family Benefits program, (including regular assistance, GAINS-D, the Work Incentive Program and drug benefit costs) for the 1983-84 and 1984-85 fiscal years were $747,097,000 and $853,958,000 respectively. The drug benefits costs amounted to $32,372,000 in 1983-84 and $39,719,000 in 1984-85.

1. FAMILY BENEFITS (Regular Assistance)

As noted above, FBA is a categorical program for disabled persons, sole-support parents and other long-term case classes. Approximately 80% of persons who subsequently referred to the long-term program; the remaining 20% apply directly to FBA.

Eligibility

General

Regular Family Benefits allowances may be granted to a person who meets financial eligibility criteria and who falls within one of the categories defined in the legislation. The main categories of FBA eligibility are sole-support mothers or fathers, foster parents, and persons in need due to advanced age. The common characteristic of all FBA-eligible cases is the prolonged nature of the cause of their budget deficit.

As an example of categorical eligibility, an unwed mother who is a person in need may be eligible for assistance under the Family Benefits program when she has attained the age of 16 years and her child is at least three months old, provided she has exhausted all potential sources of support. Where these conditions are not met, the unwed mother may apply for municipal (GWA) assistance. A deserted or separated parent is eligible for FBA assistance only after three months have elapsed since the time of desertion or separation.

Financial Eligibility

Applicants who meet the categorical eligibility requirements outlined above may be eligible to receive assistance under the Family Benefits Act, provided they are deemed to be persons in need, i.e., their budgetary requirements exceed their financial resources (income and assets), and they are not otherwise made ineligible by any other provision of the Act. Financial eligibility criteria for the Family Benefits program are similar to those outlined in general terms in the Overview at the beginning of this chapter, with specific provisions as noted in the following paragraphs.

Assets

In the determination of a single applicant's eligibility for regular Family Benefits, a total exemption is allowed on liquid assets up to $2,500; the exemption for 60 to 64 year olds is $3,000; and the exemption allowed for a single parent with one dependent or for a childless couple is $5,000, increased by $500 for each additional dependent.

The liquid assets against which the above exemptions may be applied include cash, bonds, stocks, debentures and a beneficial interest in any convertible trust funds. Liquid assets do not include any debt owing to a beneficiary under a mortgage or agreement (such debts are considered in income calculations), or the cash surrender value of a life insurance policy, or any portion of the sale price of property which is applied or to be applied to the purchase of a new residence. In addition, prepaid funerals up to $1,900 for the applicant and $1,900 for his spouse are not considered as liquid assets. With the prior approval of the Director, a total exemption is allowed on any amount which an applicant or recipient will use to purchase an article considered to be necessary for the well-being of that person (e.g., disability-related items).

Income

In the determination of initial eligibility and ongoing benefit entitlement, the monthly earnings exemption which is allowed on the gross income from wages, salaries and casual earnings, or net income from a business, of an applicant or recipient is equal to $75 for a single person, or $100 where there is more than one beneficiary. There is then a further automatic exemption of $40 for work-related expenses, plus an additional exemption, not to exceed $50, equal to 50% of any amount exceeding the total of these two exemptions.

Benefits

Variables affecting the FBA entitlement of any given household include the number of beneficiaries in that household, the ages of any dependent children, the type of accommodation and whether heating is included in the cost of shelter or paid separately. The regular Family Benefits program rate structure is based on a pre-added budget which comprises basic needs and special need items (such as life insurance premiums and special needs due to advanced age). Other extraordinary needs may be covered under the GWA Supplementary Aid program.

Where a household's actual shelter costs exceed a specified threshold (e.g., $110 monthly for a one-person household, $190 for two beneficiaries), a shelter subsidy may be granted to cover 75% of the difference to specified maximum amounts. In situations where heating costs are paid separately from shelter costs, and where such heating costs exceed the household's shelter subsidy entitlement, the actual heating cost will be paid instead of the shelter subsidy.

For a single person, the amount of basic needs entitlement is reduced by any amount by which the actual cost of shelter is less than $75 monthly. For a married childless couple or a single parent with one dependent, basic needs entitlement is reduced by any amount by which the actual monthly cost of shelter is less than $120 where heat is included in shelter costs, or $130 where heat and shelter costs are paid separately; these amounts are increased by $5 monthly for each beneficiary in the household after the second.

2. GAINS-D

The Family Benefits Act and Regulations provide the legislative framework for a provincial "guaranteed annual income system for the disabled" known as GAINS-D. GAINS-D is a supplement to regular FBA; its two distinguishing features are a flat-rate entitlement and a higher benefit level than regular FBA. The program is administered by the Ministry of Community and Social Services through the Family Benefits network of regional, area and local offices.

Eligibility

General

The GAINS-D program covers all persons in need over 18 years of age, whether single or part of a larger household, who are disabled or permanently unemployable by reason of a major physical or mental disability. Also included in the GAINS-D caseload are single women 60 to 64 years of age, disabled persons 65 years of age and over not receiving Old Age Security benefits and disabled recipients of GAINS-A (see Chapter 2) who have a budget deficit because of their special needs or needs of their dependents.

Applications under the GAINS-D program must be supported by medical documentation (except for single women 60 to 64 years of age, who are eligible on the basis of marital status and age only). Eligibility is based on the recommendation of the Medical Advisory Board, which is established under Family Benefits legislation.

Financial Eligibility

The calculation of a GAINS-D applicant's budgetary deficit is similar to the method used for non-disabled applicants under the FBA program, except that exemptions allowed on assets and income are slightly higher.

Assets

The exemption allowed on liquid assets of a GAINS-D applicant is $3,000 for a single person and $5,500 for a single parent with a dependent child or for a couple; the latter amount is increased by $500 for each beneficiary after the second in the household. The definition of "liquid assets" is the same for GAINS-D as for regular Family Benefits (see previous summary).

Income

Earnings exemptions and the amounts against which they may be calculated are identical to regular FBA provisions with the exception of allowable deductions for work-related expenses. Employed GAINS-D recipients are allowed an automatic deduction of $50 on their monthly gross earnings, or net earnings from a business, with an additional exemption to a maximum of $40 per month upon verification of additional actual work-related expenses resulting from their disability.

Benefits

Under the GAINS-D program, a flat rate allowance is paid in accordance with a minimum annual income scale for disabled persons. GAINS-D entitlement is reduced where a recipient's financial resources exceed allowable exemption levels as noted above. The total entitlement of a household is based on the number of persons in the household who are eligible under GAINS-D, the size of the family, the ages of any dependent children and the type of accommodation (market rent situations, boarding or subsidized shelter). In addition, GAINS-D recipients are eligible for shelter subsidies (see FBA Regular Assistance summary) and any other supplementary benefits which are available to regular FBA cases on the basis of need.

Some GAINS-D clients may be eligible for a higher rate of assistance under the regular FBA program because of their special needs. Once an applicant has established eligibility under the GAINS-D category, his entitlement is calculated using FBA rate tables and GAINS-D flat rate allowance tables; the client receives the higher of the two allowances.

3. WORK INCENTIVE PROGRAM

The Work Incentive (WIN) Program is designed to assist recipients of regular Family Benefits (FBA) and GAINS-D, as well as single parents receiving GWA General Assistance in integrated[1] municipalities who wish to become self-supporting by returning to work on a full-time basis. The program provides a monthly cash benefit and other fringe benefits for a period of up to two years as a supplement to the income of eligible participants. The WIN Program finds its legislative authority in The Ministry of Community and Social Services Act and is delivered by that Ministry.

Eligibility

General

Potential participants in the WIN Program must meet the following conditions of initial and continuing eligibility:

(i) continuous receipt of social assistance (including GWA General Assistance) for at least three consecutive months prior to WIN participation and receipt of regular FBA or GAINS-D for one full month immediately preceding WIN participation;

(ii) maintenance of eligibility under the regular FBA or GAINS-D programs (i.e., no change in the household situation resulting in ineligibility under the appropriate program), except for regular FBA criteria affecting assets, hours of work and income (which are waived during WIN participation);

(iii) full-time employment as defined in WIN policy (minimum number of hours of work or salary per month specified); and

(iv) voluntary withdrawal from regular FBA or GAINS-D by signing a WIN application.

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[1] Approximately 16 municipalities in the province have signed permanent or temporary agreements with the province to provide a single administration to process applications from and monitor ongoing eligibility of single parents under both the FBA and GWA programs. FBA-eligible single parents will, however, continue to receive higher benefits paid by the province.

Financial Eligibility

Assets are not taken into consideration under the WIN Program. However, should a WIN participant reapply for regular FBA or GAINS-D upon termination of employment, all requirements regarding property and liquid assets will apply.

WIN allowance levels are based on the total income and earnings of the family, excluding casual earnings of dependent children. For the purposes of this program, "family income" includes the aggregate sum of gross earnings and gratuities, room and board income (imputed amounts based on the age of each roomer and boarder) and net income from property rental, farm revenue and operation of a business. Family income does not include income such as Family Allowances, Child Tax Credits and Ontario Tax Credits.

Benefits

In July 1985, a disabled, permanently unemployable or aged client who voluntarily withdraws from regular FBA or GAINS-D to start full-time WIN employment may receive a maximum allowance varying from $145 to $275 monthly, depending on the size of the family. Where both spouses of an eligible couple are WIN participants, the maximum monthly allowance for the household is increased by $70. For sole-support mothers, the maximum allowance varies from $150 to $240 monthly, based on family size. All maximum allowances are reduced by $.50 for each dollar of total family income in excess of $675 monthly.

In addition to the monthly incentive allowance, supplementary benefits include complete coverage of provincial health insurance premiums, prescription drug costs, basic dental care, eyeglasses and hearing aids; these supplementary benefits are extended for three months after a participant's eligibility under the Work Incentive Program is terminated.

A lump sum phase-out allowance of $250 is paid to a person who leaves the regular FBA program or GAINS-D to participate in the WIN Program; where the person leaves the regular FBA program or GAINS-D for full-time employment outside of the WIN Program, the same phase-out allowance may be spread over a three-month period (to ensure continuous health insurance coverage). Although there is no restriction on the number of times a person may enter the WIN Program over any given period, entitlement to the phase-out allowance is limited to once per year.

If employment ceases, the WIN participant is eligible to return immediately to the regular FBA or GAINS-D programs without applying for municipal General Assistance.

GENERAL WELFARE ASSISTANCE

The following summaries cover three of the four main classes of municipal assistance under the General Welfare Assistance (GWA) Act and Regulations: General Assistance, Special Assistance and Supplementary Aid. The fourth type of GWA assistance, which is not covered in this inventory, is the Work Activity

Incentive Allowance; this class of assistance enables municipalities to pay incentive allowances to participants in approved work activity programs, which are designed to overcome the personal, family and environmental barriers of participants to training and employment.

Benefit Expenditures

Benefit expenditures (including drug benefit costs) on General Assistance, Special Assistance and Supplementary Aid for the 1983-84 and 1984-85 fiscal years were $484,184,000 and $516,000,000 (estimate) respectively.

1. GENERAL ASSISTANCE

Under the General Welfare Assistance Act, the welfare administrator of a municipal or regional government or approved Indian band shall grant General Assistance to a single person or family in short-term financial hardship. General Assistance covers basic needs (food, clothing, utilities, household and personal requirements), shelter (including fuel) and specified items of special need. It should be noted that Ontario is the only province which has an agreement which allows Indian Bands to administer social assistance for their own reserve members.

The provincial government reimburses 80% of General Assistance payments made by a municipal authority or approved Indian Band to persons in need; where the General Assistance caseload of a municipality or band equals or exceeds 4% of the population of that municipal authority's jurisdiction, the provincial reimbursement is increased to 90% on the difference. The province will reimburse a municipality for the full amount of any General Assistance paid to a person who has not resided in that municipality for a full year prior to his application for assistance, provided the person comes from out-of-province or an unorganized territory.

Eligibility

General

The majority of General Assistance applicants are unemployed employable persons, followed (in decreasing order) by persons who are unable to work because of illness or disability, single parents, students, and aged persons. Depending on the individual circumstances of each household, some of these cases may be referred to the long-term Family Benefits program.

Applicants who are classified as unemployed employables must fulfill the categorical eligibility requirements listed in the Overview to this chapter. An applicant with a dependent child may be exempted from seeking work where there are impediments relating to the age, health or social adaptation of the child, the physical and mental well-being of the parent or the lack of suitable child care arrangements; however, the applicant so exempted is still considered employable and may be required to seek work as the household's circumstances change.

Variables affecting the eligibility for General Assistance of sole-support parents include the age and health of the dependent child(ren) and of the applicant and compliance with the requirement that reasonable efforts be made to obtain any compensation or support to which the client may be entitled.

Where an applicant claims that he is unemployable by reason of illness or disability, he must submit a medical certificate signed by a doctor. Long-term disability cases with little or no prospect for vocational rehabilitation in the foreseeable future are referred to the Family Benefits program; where unemployability is temporary, General Assistance benefits may be granted, provided the applicant is otherwise eligible under the legislation.

An applicant who claims financial hardship by reason of advanced age must be at least 55 years old to be considered in that category.

Financial Eligibility

Under the General Welfare Assistance Regulations, a "person in need" means a person who, by reason of inability to obtain regular employment, lack of principal family provider, disability or advanced age, has budgetary requirements which exceed his income (as calculated in accordance with the legislation) and who is not disqualified due to contravention of General Assistance policies, including assets exceeding allowable levels. General limitations on assets and income are noted in the Overview; some specific provisions with respect to General Assistance eligibility are noted in the following paragraphs.

Assets

The General Welfare Assistance Regulations stipulate that in the determination of an applicant's eligibility for General Assistance benefits, the budgetary requirements of each person in the household should be taken into account, as well as any available income and liquid assets. Although allowable asset exemption levels are not quoted in these Regulations, provincial GWA guidelines effectively allow each municipal or regional welfare administrator to establish asset exemption levels for his jurisdiction up to the levels allowed under the regular Family Benefits (FBA) or GAINS-D programs (see separate summaries in this section). In general, FBA/GAINS-D exemption levels are used in the case of applicants who are eligible for, and will eventually transfer to, regular FBA or GAINS-D; other applicants for General Assistance are often granted an asset exemption which is equivalent to one month's assistance. Whatever policy is adopted by the welfare administrator, provincial guidelines suggest that he record it formally, to enable consistent decision-making throughout his region, municipality or band.

The liquid assets against which the above exemptions may be applied include cash, bonds, debentures, stocks, an interest in real property, a beneficial interest in assets held in trust and available to be used for maintenance, and any other assets that can be readily converted into cash. Not included in liquid assets are any interest in real property used as the household's principal residence, any assets deemed necessary for personal use and any portion of the sale price of real property which is applied (or to be applied, with prior approval) to the purchase of a principal residence.

Income

In the determination of initial and continuing eligibility, GWA legislation allows municipal or regional welfare administrators discretionary flexibility in setting earnings exemption levels, provided that the respective levels chosen are applied consistently throughout their individual jurisdictions. Although there is no minimum earnings exemption level imposed on welfare administrators by the provincial authority - indeed, some Ontario municipalities do not allow any exemptions on the earnings of able-bodied unemployed single persons - the province does set maximum levels which may not be exceeded. These GWA exemption ceilings are $50 monthly for a single person and $100 monthly for a family, plus 25% of any additional earnings. In the case of a single-parent family, the welfare administrator may allow a monthly exemption, at his discretion, of up to $190, consisting of (i) work-related expenses up to $40, plus (ii) an amount up to $100, and (iii) an additional amount (not to exceed $50) equal to 50% of earnings exceeding the total of (i) and (ii).

The income against which the above exemptions may be allowed is the gross monthly income from wages, salaries and casual earnings (excluding casual earnings of dependent children). In the case of unemployable persons declaring income from an interest in or operation of a business, the exemption is applied against net income (i.e., gross income less approved expenses).

Benefits

As for regular FBA, a General Assistance pre-added budget covers basic needs and special needs. Entitlement varies according to the size of the household, the ages of any dependent children, the type of accommodation and whether heat is included in the cost of shelter or paid separately. Similarly, the household's entitlement is reduced where shelter costs are less than legislated thresholds (same minimum levels as for FBA, i.e., $75 for single persons, $120/$130 for couples plus $5 for each additional beneficiary). The legislated maximum General Assistance basic assistance levels for various household sizes are approximately 80-85% of maximum regular FBA levels in similar situations.

The shelter subsidy feature under the General Assistance Program is equivalent to that available under FBA with respect to maximum subsidies by household size, percentage of excess shelter costs covered (75%), claimable rental costs, and payment of excessive fuel costs as an alternative to the shelter subsidy.

2. SPECIAL ASSISTANCE AND SUPPLEMENTARY AID

Under the General Welfare Assistance Act and Regulations, Special Assistance and Supplementary Aid are separate "classes" of assistance. Unlike General Assistance, which all municipalities must offer, the special and supplementary classes are "optional", and each welfare administrator decides which classes of assistance (as well as the level of benefits) are made available within his jurisdiction (based on the size and demographic characteristics of the municipality or region, and its property tax base).

It should be noted that, although Special Assistance and Supplementary Aid are separate classes of GWA assistance delivering benefits to different target groups, the types of assistance granted under both classes may be the same.

The provincial government will reimburse to a municipality or an approved band council 50% of the amounts paid for Special Assistance and 80% of the Supplementary Aid payments made. There is no provision in FBA and GWA legislation for alternative provincial or municipal assistance where a welfare administrator chooses not to offer Special Assistance and/or Supplementary Aid in his jurisdiction; moreover, inasmuch as appeals under the GWA Act are limited to matters pertaining to General Assistance, there is no recourse for appeal to the province's Social Assistance Review Board on any issue respecting Special Assistance or Supplementary Aid.

Special Assistance

Special Assistance is a class of GWA assistance which, at the welfare administrator's discretion, may be made available to any person who is in receipt of General Assistance or whose budgetary requirements (including items of special need) exceed his income by reason of financial hardship. Special Assistance may be payable where a fully employed person's special needs create a budget deficit, provided that needs and income are calculated in accordance with the regulations and the person is not otherwise disentitled to Special Assistance for any other reason (including excess assets). Items of special need covered include - but are not limited to - medical requirements (drugs, dental and optical services, surgical and prosthetic supplies, etc.), moving and transportation expenses, funeral expenses, repairs to a client's residence or household appliances. Special Assistance may include payments to offset any adverse effect on a General Assistance household where shelter costs paid directly to a mortgagee or landlord by an absent spouse are taken into account as income. The Director of Income Maintenance (Ministry of Community and Social Services) or his designate may authorize a welfare administrator to grant assistance for any other special need, based on the individual circumstances of each case.

Supplementary Aid

Supplementary Aid is a class of GWA assistance which, at the discretion of the welfare administrator, may be paid to a "recipient of a government benefit" (Old Age Security, Spouse's Allowance, regular Family Benefits or GAINS-D, Vocational Rehabilitation Allowance, or GAINS-A) so that the person may provide for his extraordinary needs. Extraordinary needs covered may include excessive shelter costs and any item included as Special Assistance.

Table 4.10

ONTARIO

Family Benefits and General Assistance Number of Cases and Recipients by Program and Benefit Type as of End of Quarter

1983-84 and 1984-85

Program and Benefit Type	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Family Benefits[1]								
Cases	131,563	134,550	137,099	140,545	143,438	145,495	146,798	148,359
Regular Family Benefits	69,040	70,259	71,225	72,452	73,667	74,150	74,174	74,878
GAINS-D	62,523	64,291	65,874	68,093	69,771	71,345	72,624	73,481
Recipients	254,093	259,202	263,382	269,408	274,788	277,771	278,986	281,769
General Assistance[2]								
Cases	113,917	104,919	113,282	121,014	109,080	103,199	110,859	116,838
Recipients	203,516	189,157	204,614	215,315	190,938	182,643	196,942	204,518
Family Benefits and General Assistance								
Cases	245,480	239,469	250,381	261,559	252,518	248,694	257,657	265,197
Recipients	457,609	448,359	467,996	484,723	465,726	460,414	475,928	486,287

[1] Excludes Work Incentive Program cases.

[2] Includes all employable/unemployable cases, plus foster children and nursing home cases.

NOTE: Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates.

Table 4.11

ONTARIO

Family Benefits and General Assistance Combined Number of Cases by Case Composition as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Single Persons[1]	133,933	128,696	135,846	144,053	138,283	134,536	140,962	147,103
Families	111,547	110,773	114,535	117,506	114,235	114,158	116,695	118,094
Single parents[2]	75,767	76,916	76,640	77,982	78,811	79,670	79,034	79,423
Others	35,780	33,857	37,895	39,524	35,424	34,488	37,661	38,671
Total Cases	245,480	239,469	250,381	261,559	252,518	248,694	257,657	265,197

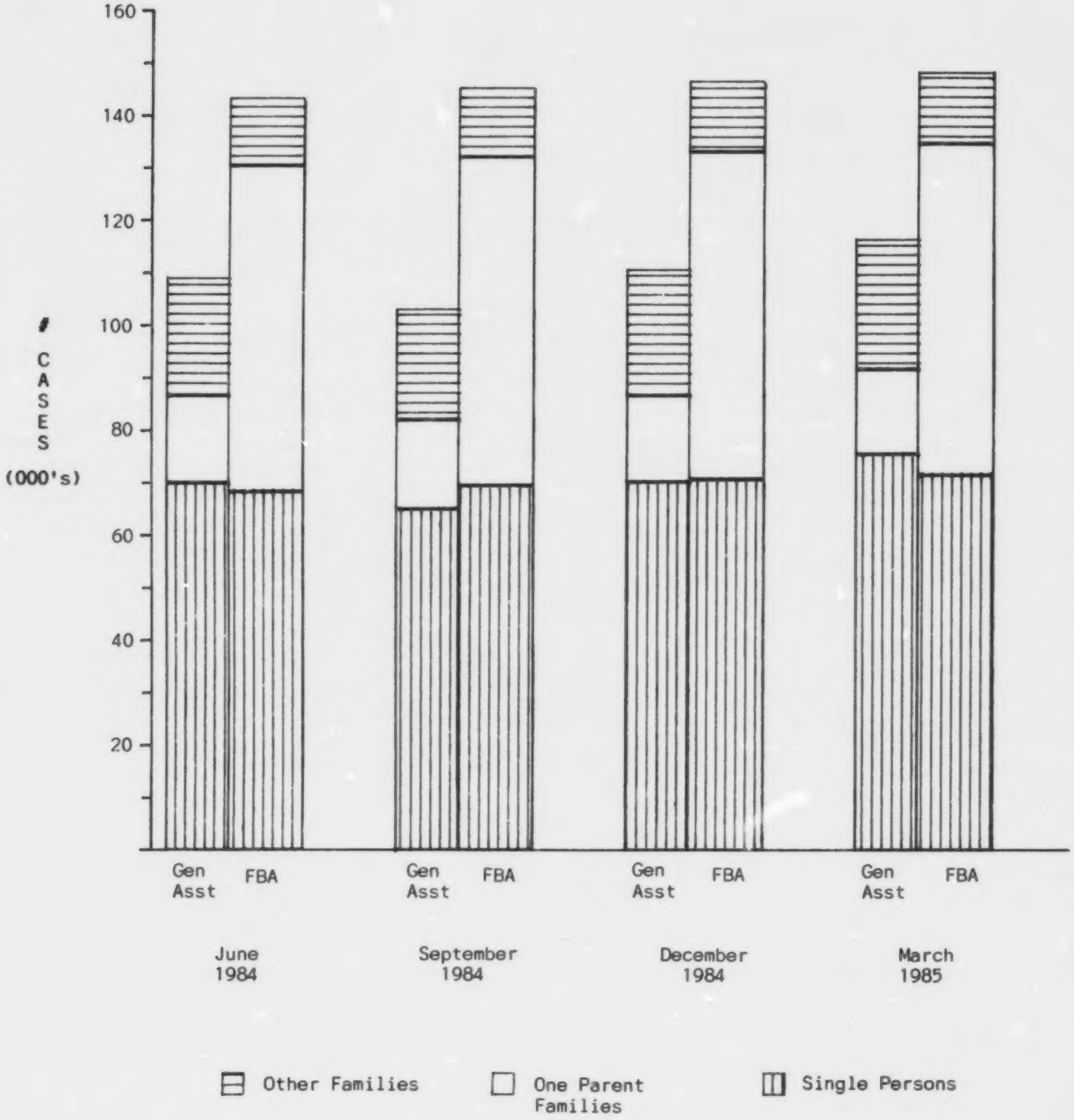
1. Includes all Family Benefits cases with a family size of one and all "single persons" receiving General Assistance, including foster children and nursing home cases.
2. Includes all "mother" and "single father" categories on Family Benefits and all "female-headed family" units on General Assistance.

NOTE: Estimated General Assistance data were used to compile this table - see NOTE on Table 4.10.

ONTARIO

Figure 4.14 Family Benefits and General Assistance Distribution of Caseload by Case Composition as of End of Quarter

1984-85



ONTARIO

Table 4.12

Family Benefits and General Welfare Assistance
Supplementary Programs
Total Number of Cases by Program
as of End of Quarter

1983-84 and 1984-85

Supplementary Programs	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Family Benefits								
Work Incentive Program	1,848	1,949	2,121	2,102	2,177	2,220	2,443	2,434
General Welfare Assistance [1]								
Supplementary Aid	6,502	5,899	13,448	7,503	7,615	6,208	8,411	6,959
Special Assistance	20,861	33,814	60,495	30,109	17,212	24,022	57,638	29,389
Hostels [2]	9,835	10,652	11,131	9,936	10,290	10,524	11,940	14,208

1. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double counting.
2. Although individuals/families requiring hostel accommodation are eligible for emergency short-term assistance through the General Assistance program, they are reported separately.

NOTE: Due to the nature of municipal reporting systems, all General Welfare Assistance data should be treated as estimates.

Table 4.13a

ONTARIO

Family Benefits
Number of Cases
by Case Classification and Age Group of Head

March 1984

Case Classification	Age Group of Head								Total
	16-20	21-30	31-40	41-50	51-60	61-65	66+	Not Reported	
Disabled [1]	1,215	7,361	6,240	4,412	5,495	3,402	285	0	28,410
Blind	73	416	256	203	245	175	35	0	1,403
Permanently Unemployable [2]	461	3,925	3,628	4,610	12,335	8,575	1,861	0	35,395
Sole Support Mothers [3]	3,088	24,761	19,365	8,936	3,718	317	25	0	60,210
Aged 60+	--	--	--	--	22	2,965	2,663	0	5,650
Foster Children [4]	--	--	--	--	--	--	--	2,338	2,338
Handicapped Children [4,5]	--	--	--	--	--	--	--	2,998	2,998
Vocational Rehabilitation Services	466	1,293	491	188	54	1	--	0	2,493
Other	33	124	116	115	170	91	22	0	671
Not Classified [6]	6	207	338	228	156	40	2	0	977
Total Cases	5,342	38,087	30,434	18,692	22,195	15,566	4,893	5,336	140,545

-- not applicable

1. Excludes "Disabled Wives" and "Disabled Wives with Children" categories - 330 cases in March 1984.
2. Includes the "Dependant Father (Other)" category.
3. Excludes "Single Fathers" category - 647 cases in March 1984.
4. Case counts do not represent the number of foster children/handicapped children, but rather the number of families (cases) caring for them. No age data is collected for such cases.
5. Represents cases receiving a Handicapped Child benefit only. In March 1984, 516 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement (see Chapter 3).
6. Represents a total figure for the three categories outlined in footnotes 1 and 3 above.

Table 4.13b

ONTARIO

Family Benefits
Number of Cases
by Case Classification and Age Group of Head

March 1985

Case Classification	Age Group of Head [1]								Total
	16-19	20-29	30-39	40-49	50-59	60-64	65+	Not Reported	
Disabled [2]	401	7,370	6,827	4,799	5,342	3,296	776	0	28,811
Blind	39	404	308	206	246	177	58	0	1,438
Permanently Unemployable [3]	405	4,653	4,640	5,068	12,537	9,356	3,570	0	40,229
Sole Support Parents [4]	1,578	24,983	22,083	10,058	4,015	445	53	0	63,215
Aged 60+	--	--	--	--	--	2,799	3,217	0	6,016
Foster Children [5]	--	--	--	--	--	--	--	2,311	2,311
Handicapped Children [5,6]	--	--	--	--	--	--	--	3,061	3,061
Vocational Rehabilitation Services	189	1,377	636	286	103	9	--	0	2,600
Other	28	119	122	111	168	89	41	0	678
Total Cases	2,640	38,906	34,616	20,528	22,411	16,171	7,715	5,372	148,359

-- not applicable

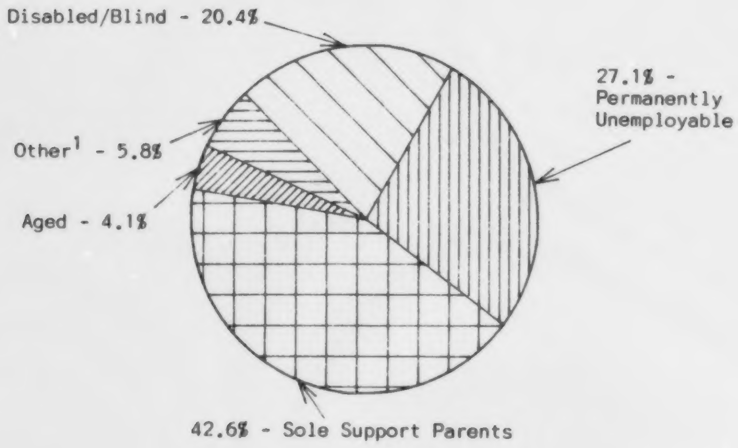
1. Age groups differ from Table 4.13a.
2. Includes "Disabled Wives" and "Disabled Wives with Children" categories - 575 cases in March 1985.
3. Includes the "Dependant Father (Other)" category.
4. Includes "Single Fathers" category - 1,029 cases in March 1985.
5. Case counts do not represent the number of foster children/handicapped children, but rather the number of families (cases) caring for them. No age data is collected for such cases.
6. Represents cases receiving a Handicapped Child benefit only. In March 1985, 758 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement (see Chapter 3).

ONTARIO

Figure 4.15

Family Benefits
Percentage Distribution of Caseload by Case Classification

March 1985

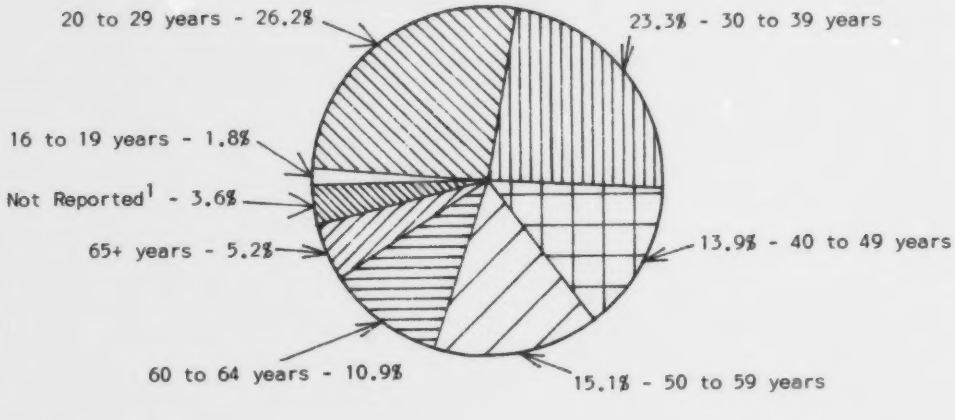


1. Includes vocational rehabilitation, handicapped children, foster children and 'other' case classifications.

Figure 4.16

Family Benefits
Percentage Distribution of Caseload by Age Group of Head

March 1985



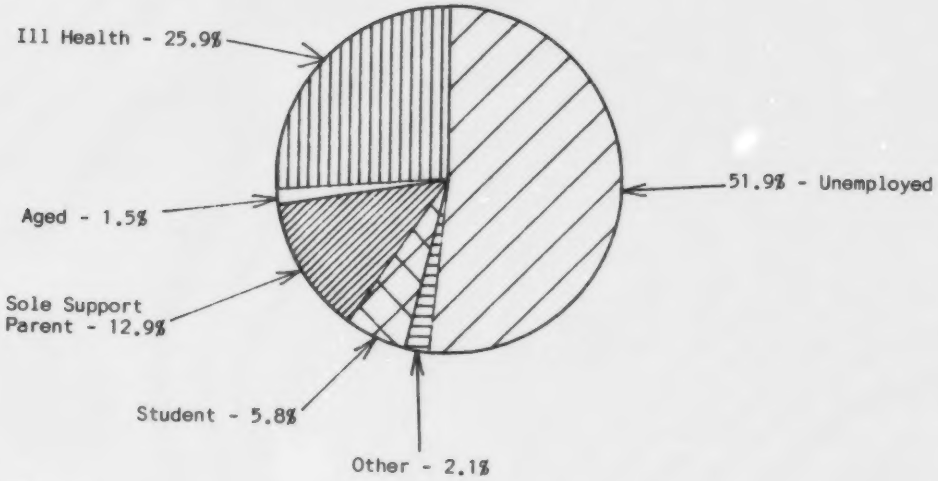
1. Represents cases caring for Foster Children and Handicapped Children.

ONTARIO

Figure 4.17

General Assistance Percentage Distribution of Caseload by Reason for Assistance

March 1985



MANITOBA

Like Ontario and Nova Scotia, the province of Manitoba has a two-tier system of social assistance comprising the provincial Social Allowances program and the Municipal Assistance program. Generally speaking, the Social Allowances program provides long-term assistance to unemployable persons, while each municipality is responsible for assistance to persons in short-term need who reside within the municipal boundaries. The Municipal Assistance program summary follows the description of the Social Allowances program.

SOCIAL ALLOWANCES

The Department of Employment Services and Economic Security administers the Social Allowances program through its 14 district offices located throughout the province; the legislative authority for the program is the Social Allowances Act and Regulations. In Manitoba, as in Québec, social services are delivered by a separate government department; Manitoba's Department of Community Services is responsible for day care and other services, vocational rehabilitation, and child and family services.

Eligibility

General

Social Allowances are payable to persons potentially in need for prolonged periods (i.e., over 90 days), usually by reason of age (65 years and over), mental or physical disability, participation in academic or vocational training, or lack of either spouse in the case of a family with at least one dependent child. Unemployed employables residing in unorganized territories in Manitoba, where Municipal Assistance is not available, must also apply to the provincial Social Allowances program; such persons are referred to as "General Assistance" recipients.

Financial Eligibility

In the determination of financial eligibility for a Social Allowance, the total financial resources of the household are considered, including the imputed net value of shelter, food, clothing, other necessities of life or other essential services which are regularly provided without charge to the household.

Specific design features which are not covered in the Overview to this chapter are indicated below.

Assets

The allowable liquid asset exemption level which applies to the majority of applicants under the Social Allowances program is $400 per person up to a maximum exemption of $2,000 for a family. Short-term "General Assistance" applicants (i.e., those expected to be self-sufficient within three months) and student applicants are not allowed any liquid asset exemptions.

The amount against which the liquid asset exemption may be applied includes cash on hand or in a bank or other institution, bonds, shares, annuities, mortgages, agreements for sale, funds held in (accessible) trust and any other convertible assets. For persons 65 years of age and over, a prepaid funeral valued up to $1,000 is exempted, provided the plan was purchased at least one year prior to the Social Allowances application.

Income

Under the Social Allowances program, exemptions on earned income may be calculated in one of two ways, depending on the classification of each case. The designation "Work Incentive Program participant" applies to a person in receipt of Social Allowances for at least 30 days, who is not self-employed, and who is receiving assistance either as a sole-support parent, senior citizen, disabled person or "General Assistance" case. A Work Incentive Program participant is not entitled to any supplementary benefits or other special consideration except that an earnings exemption is allowed which is equal to the greater of: (i) $50 per month, (ii) 70¢ for each hour worked, or (iii) 30% of gross monthly earnings. For all other cases (newly-enrolled, self-employed, students and "Special Dependent Care" cases), the monthly earnings exemption is $50. The earnings exemptions are allowed both at the time of application and in the determination of ongoing eligibility.

In addition to these earnings exemptions, deductions are also allowed for most compulsory payroll deductions (e.g., CPP, UIC) and necessary work expenses, such as transportation, clothing, equipment and child care; income tax is not an allowable deduction in Work Incentive cases, but income tax refunds are exempt from the calculation of a client's financial resources.

Any benefits payable under the Child Related Income Support Program (see Chapter 3) to a household in receipt of Social Allowances are considered part of (rather than a supplement to) that household's Social Allowances entitlement.

Benefits

The monthly Social Allowances entitlement of a household for basic needs is calculated on the basis of individual rates for each specific item of need. Rates for food vary in accordance with the number of beneficiaries in the household and the age(s) of any dependent child(ren). Clothing rates vary by the ages of the members of the household; personal needs, household supplies and shelter allowances depend only on the size of the household. An additional food allowance is provided to recipients residing North of the 53rd parallel.

The Social Allowances Act authorizes the registration of a lien against the principal residence of a recipient for an amount equal to any portion of that recipient's shelter allowance which constitutes payment on the principal sum owing on that residence; liens may also be registered against the property of a recipient for any amounts paid for essential home repairs in excess of $200 per year and for allowances to cover tax arrears. In a more general context, lien registration may be used where a client has been overpaid for any reason, where a person owning excess real property assets receives Social Allowances for any period exceeding four months as a special case and where a non-recipient of Social Allowances is liable for part or all of the maintenance provided to one or more Social Allowance clients.

In addition to special assistance granted for excessive rent costs, minor home repairs (not exceeding $200 per year), funerals and a wide range of employment and health-related special needs, each Social Allowances household is entitled to assistance for "miscellaneous" special needs up to $150 per year, with prior approval; this limit may be exceeded in exceptional cases with the approval of the Minister or Minister's designate.

Benefit Expenditures

Benefit expenditures on Social Allowances in the 1983-84 and 1984-85 fiscal years were $96,203,000 and $106,881,000 respectively.

MUNICIPAL ASSISTANCE

In accordance with relevant provisions in the Social Allowances Act and the Municipal Act, each of Manitoba's 202 municipalities is responsible for the establishment of by-laws to provide financial and other assistance to persons in short-term need currently residing within its boundaries who are ineligible for provincial Social Allowances. Each municipality is responsible for the administration and delivery of Municipal Assistance benefits.

Financial assistance granted by a municipality to persons in need who have established residency in that municipality (generally one year, according to the Municipal Act) is reimbursed by the province in an amount equal to the greater of (i) 40% of gross assistance payments or (ii) 80% of gross assistance less one mill of the equalized assessment of that municipality. In the case of assistance granted to persons who have not established residency in the municipality, the province reimburses 100% of such assistance.

It should be noted that the City of Winnipeg accounts for approximately 80% of the total Municipal Assistance caseload in the province. Winnipeg's program has been used to provide examples in this section.

Eligibility

General

The majority of households receiving Municipal Assistance in Manitoba fall under one of the following categories:

(i) unemployed employable persons who are receiving insufficient or no Unemployment Insurance benefits;

(ii) persons with a disability or illness which is likely to last 90 days or less;

(iii) sole-support parents who have been deserted by or separated from their spouses for 90 days or less, or whose spouses have been sentenced to prison for 90 days or less; or

(iv) transients.

Each local authority in the province is responsible for imposing specific conditions of initial and continuing eligibility for Municipal Assistance. In the City of Winnipeg, Municipal Assistance eligibility requirements are generally consistent with criteria outlined in the Overview to this chapter. As an example of specific eligibility conditions, unmarried expectant mothers are eligible for assistance up to and including the sixth month of pregnancy, at which time they become eligible for the provincial Social Allowances program. Deserted or separated sole-support parents in Winnipeg are transferred to the provincial program after 90 days have elapsed since the date of their desertion or separation, provided they are otherwise eligible for assistance. Under the Municipal Act, municipalities have the authority to consider Municipal Assistance as a debt to be secured by means of a lien registered against the name or property of the recipient. Some municipalities may require total or partial repayment of financial assistance issued only to certain classes of recipients (e.g., able-bodied unemployed) where the individuals concerned are soon likely to regain their financial independence and their ability to repay the assistance without incurring hardship. The City of Winnipeg routinely places a lien against the name or property of Municipal Assistance clients to recover any assistance granted, where feasible.

Financial Eligibility

Each municipality establishes under by-law its definition of the financial resources which are considered against the basic and special needs of a household applying for Municipal Assistance; there is no minimum or maximum standard imposed by provincial legislation with respect to liquid assets, real property or income of any applicant.

Assets

The City of Winnipeg allows applicants to retain life insurance policies with a cash surrender value of up to $2,000 per household, equity in the house owned and occupied by the applicant, plus, at the Director's discretion, a motor vehicle. All other assets of the household are considered as financial resources available for ongoing maintenance. It should be noted that discretionary flexibility, which is an intrinsic aspect of the Municipal Assistance program in Manitoba, allows welfare administrators to deal with exceptional situations on an individual basis.

Income

A municipality may grant a total or partial exemption of income from any source in the determination of an applicant's eligibility. The City of Winnipeg allows a monthly exemption of $50 per household, calculated on net or take-home pay (gross earnings less any compulsory deductions), which includes provision for normal transportation requirements; the Director may grant additional work-related expense exemptions for such items as work clothing and day care.

Although smaller municipalities may simply choose to consider any income, regardless of the source, as being available to meet current needs, Municipal Assistance applicants in the City of Winnipeg benefit from a total exemption on income from Family Allowances and the Child Tax Credit, casual gifts of small value, contributions other than ordinary maintenance made to beneficiaries requiring special care, and tax credits under the Manitoba income tax system.

Benefits

The province does not impose minimum or maximum levels of assistance which may be granted by any municipality. Some municipalities may opt for minimal grants of assistance to cover an applicant's most urgent needs, while the City of Winnipeg uses a rate schedule which resembles the provincial Social Allowances benefit table. In that city, food and clothing allowances are based on the number of beneficiaries in the household and the ages of any dependent children, with entitlement to the clothing allowance commencing only in the second month of eligibility. Household supplies, personal needs and shelter allowances (including utilities) are paid according to the number of persons in the household. A separate monthly heating allowance based on the number of rooms in the house, is paid from September until May, with higher payments during the winter months (November to March).

Benefit Expenditures

Benefit expenditures on Municipal Assistance during the 1983 and 1984 calendar years were $30,089,000 and $36,932,000 respectively.

Table 4.14

MANITOBA

Social Allowances and Municipal Assistance
Number of Cases and Recipients
by Program
as of End of Quarter

1983-84 and 1984-85

Program	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Social Allowances								
Cases	20,915	20,972	21,182	21,742	21,729	22,067	22,375	22,765
Recipients[1]	41,830	41,944	42,364	43,484	43,458	44,134	44,750	45,530
Municipal Assistance								
Cases	7,851	7,627	8,731	9,400	8,921	8,819	10,080	10,337
Recipients	13,253	13,078	15,178	15,739	14,650	14,426	16,905	17,250
Social Allowances and Municipal Assistance								
Cases	28,766	28,599	29,913	31,142	30,650	30,886	32,455	33,102
Recipients	55,083	55,022	57,542	59,223	58,108	58,560	61,655	62,780

[1] Data are estimates based on an average of two persons per case.

NOTE: Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

Table 4.15

MANITOBA

Municipal Assistance
Number of Cases by Case Composition as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Singles	5,521	5,205	6,012	6,639	6,395	6,419	7,159	7,507
Families	2,330	2,422	2,719	2,761	2,526	2,400	2,921	2,830
Total	7,851	7,627	8,731	9,400	8,921	8,819	10,080	10,337

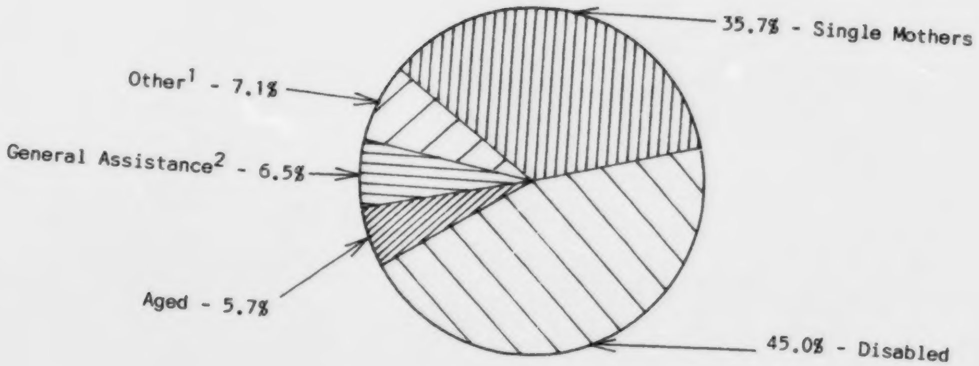
NOTE: Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

Figure 4.18

MANITOBA

Social Allowances Percentage Distribution of Caseload by Reason for Assistance

March 1985



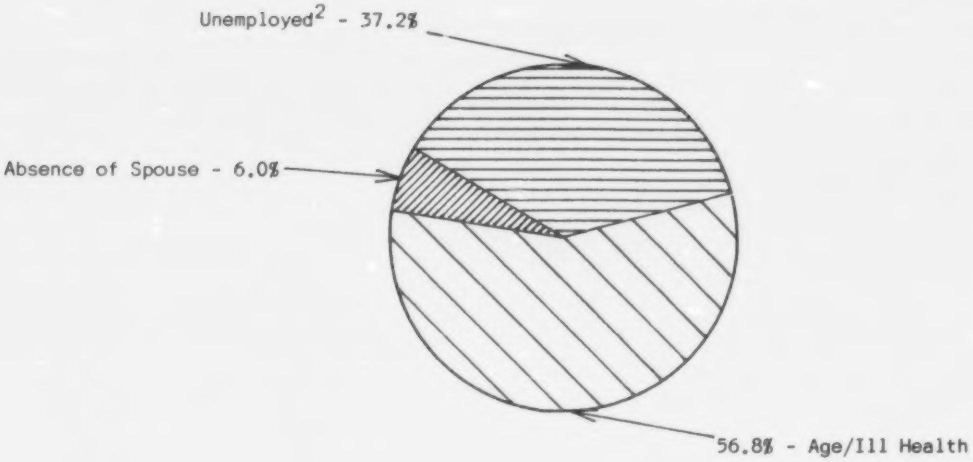
1. Includes foster children, student social allowance, special dependent care and special cases.
2. Unemployed employables residing in unorganized territories.

MANITOBA

Figure 4.19

Municipal Assistance[1]
Percentage Distribution of Caseload by Reason for Assistance

March 1985



1. City of Winnipeg data only. This accounted for 80% of the March 1983 Municipal Assistance caseload.

2. Includes persons with insufficient earnings from full-time employment and the unemployed.

SASKATCHEWAN

SASKATCHEWAN ASSISTANCE PLAN

The Saskatchewan Assistance Plan (SAP) is administered by the Department of Social Services through three regional offices, 16 district offices and three sub-offices throughout the province. The regional offices are directly responsible for determining eligibility and administering health and financial benefits for recipients under the Saskatchewan Assistance Act and Regulations.

Eligibility

General

Saskatchewan Assistance Plan program features closely resemble those general characteristics identified in the Overview to this chapter. In general, Saskatchewan will grant social assistance to any individual or family head who can establish eligibility according to the program's needs test, with no distinction made in determining eligibility between disabled/non-disabled persons or between employable/unemployable applicants. Since May 1984, however, clients who are fully employable initially receive lower benefits than their partially employable or unemployable counterparts.

Financial Eligibility

Eligibility with respect to financial resources is established in accordance with the budget deficit method. All social assistance applicants are subject to similar asset and income exemption levels, regardless of the reason for assistance. As a condition of initial eligibility, the applicant must have exhausted any other potential source of financial support. In the case of families with dependent children and persons receiving a Guaranteed Income Supplement under the federal Old Age Security Act, assistance must be sought from the Family Income Plan (see Chapter 3) and the Saskatchewan Income Plan (see Chapter 2) respectively prior to applying for SAP benefits. Specific program design features in Saskatchewan are noted in the following paragraphs.

Assets

In the calculation of financial resources available to meet an applicant's current needs, an exemption is allowed on cash and liquid assets to a maximum of $1,500 for any single recipient and $3,000 for any recipient with a dependent, plus $500 for each additional dependent. Prior to May 1984, these levels were $2,500 and $5,000 respectively; clients whose eligibility was established under these former levels were not disqualified because of the new reduced asset exemption levels.

The liquid assets of a household include cash on hand, in the bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, prepaid funerals, wills and other settlements.

Income

Saskatchewan includes federal Family Allowances as income in the determination of financial eligibility for social assistance for all households with dependent children; in other words, any social assistance entitlement is reduced by an amount equivalent to the total Family Allowances payable to that household.

The exemption levels allowed on the earned income of an applicant or recipient are equal to the greater of $50 monthly for a single person or $100 monthly for a family, or 25% of the amount of basic assistance (including work-related special needs) to which the person or family would be entitled if there were no available income.

Benefits

The majority of Saskatchewan Assistance Plan clients receive monthly payroll cheques based on a pre-added budget, which covers support and shelter requirements. Since May 1984, the support component of the budget covers food, clothing, personal needs and household maintenance. The amount of the support allowance payable is based on the following variables.

(i) Family size: Allowance levels increase proportionately with the number of children in the family (regardless of their ages).

(ii) Employability: All households headed by a "fully employable person" (i.e., capable of working at least 36 hours per week) are subject to reduced benefit levels when they first qualify for social assistance. The lesser benefit levels range from 67% to 76% of assistance paid to partially employable and unemployable clients in households of similar sizes.

(iii) Duration on assistance: After three full months on assistance, all employable cases except fully employable single persons are paid in accordance with a higher benefit scale.

The shelter component is based on actual costs up to ceilings established by social services regional advisory boards in accordance with prevailing shelter costs in different areas of the province. Effective July 1984, however, the maximum rent allowance payable to a fully employable person is $200 monthly, regardless of the region where the client resides; this maximum may only be exceeded under exceptional circumstances. Where utilities are not included in a client's shelter cost, an allowance may be granted to cover actual utility costs.

In situations where need is established only for specific items such as food, clothing or personal needs, entitlement is based on a separate scale which stipulates the maximum allowance for each individual item of need.

Although Family Income Plan (FIP) benefits are not considered as a financial resource in the determination of initial and continuing eligibility for social assistance, all FIP payments made to a family unit in any specific month, whether current or retroactive, are considered as part of the current month's Saskatchewan Assistance Plan entitlement for that family.

Benefit Expenditures

Benefit expenditures for the Saskatchewan Assistance Plan during the 1983-84 and 1984-85 fiscal years were $174,863,000 and $187,886,000 respectively.

Table 4.16

SASKATCHEWAN

Saskatchewan Assistance Plan
Number of Cases by Case Composition and Number of Recipients as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Cases								
Singles	16,055	15,187	15,842	17,196	16,374	15,370	16,149	17,012
Families	13,182	12,977	13,489	14,250	13,778	13,696	14,320	14,560
Total Cases	**29,237**	**28,164**	**29,331**	**31,446**	**30,152**	**29,066**	**30,469**	**31,572**
Recipients	**58,892**	**57,280**	**59,862**	**63,703**	**60,954**	**59,606**	**62,590**	**64,040**

SASKATCHEWAN

Table 4.17a

Saskatchewan Assistance Plan
Number of Cases
by Reason for Assistance, Case Composition and Sex of Head

March 1984

Reason for Assistance	Case Composition and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	213	454	88	31	301	485	786
Ill Health[1]	1,283	1,049	466	444	1,749	1,493	3,242
Disability[2]	2,035	1,502	175	112	2,210	1,614	3,824
Absence of Spouse	17	728	30	3,634	47	4,362	4,409
Unemployment[3]	6,177	2,468	3,465	3,271	9,642	5,739	15,382[5]
Insufficient Earnings	338	379	1,010	974	1,348	1,353	2,701
Other[4]	274	279	69	480	343	759	1,102
Total Cases	10,337	6,859	5,303	8,946	15,640	15,805	31,446[5]

1. Includes cases where illness is of a long-term or permanent nature.
2. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
3. Includes all cases who are awaiting Unemployment Insurance benefits.
4. Includes the following cases: personality problem, children outside parental home, required at home for family, on strike or because of strike and uncoded.
5. Individual components do not add due to minor reporting discrepancies.

Table 4.17b

SASKATCHEWAN

Saskatchewan Assistance Plan
Number of Cases
by Reason for Assistance, Case Composition and Sex of Head

March 1985

Reason for Assistance[1]	Case Composition and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	200	243	88	38	288	281	569
Ill Health[2]	1,590	1,532	504	667	2,094	2,199	4,294[6]
Disability [3]	2,305	1,755	173	165	2,478	1,920	4,398
Absence of Spouse	11	333	26	1,699	37	2,032	2,069
Unemployment [4]	5,517	2,056	3,446	4,482	8,963	6,538	15,503[6]
Insufficient Earnings	259	313	1,199	1,379	1,458	1,692	3,150
Other [5]	427	469	82	611	509	1,080	1,589
Total Cases	10,309	6,701	5,518	9,041	15,827	15,742	31,572 [6]

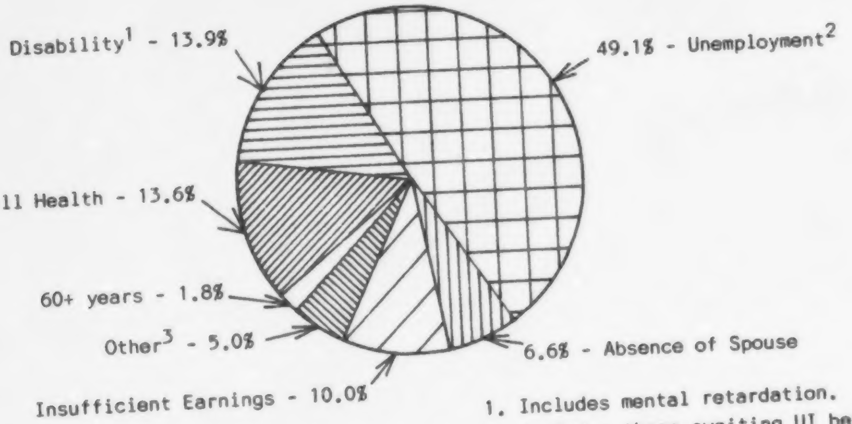
1. Effective April 1984, new departmental definitions were introduced, some of which affected the "reason for assistance" breakdowns. Classifications may not be consistent with earlier data.
2. Includes cases where illness is of a long-term or permanent nature.
3. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
4. Includes all cases who are awaiting Unemployment Insurance benefits.
5. Includes the following cases: personality problem, children outside parental home, required at home for family, on strike or because of strike and uncoded.
6. Individual components do not add due to minor reporting discrepancies.

SASKATCHEWAN

Figure 4.20

Saskatchewan Assistance Plan Percentage Distribution of Caseload by Reason for Assistance

March 1985

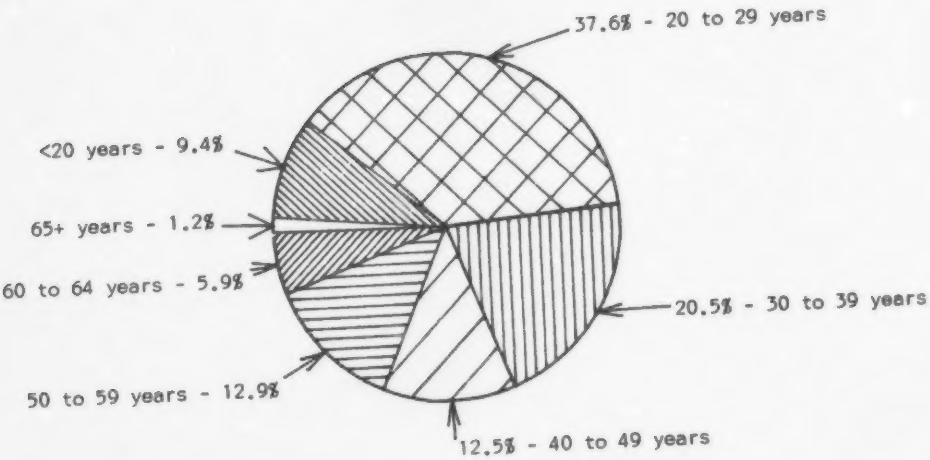


1. Includes mental retardation.
2. Includes those awaiting UI benefits.
3. Includes children outside the parental home (foster children), personality problem, required at home for family, on strike or because of strike, and coding errors.

Figure 4.21

Saskatchewan Assistance Plan Percentage Distribution of Caseload by Age Group of Head

March 1985



ALBERTA

Through its central office in Edmonton and 61 district offices throughout the province, the Alberta Department of Social Services and Community Health administers the Social Allowance program and the Assured Income for the Severely Handicapped (AISH) program. The legislative authority for these programs is the Social Development Act and Social Allowance Regulations in the first case, and the Assured Income for the Severely Handicapped Act and Regulations in the second.

SOCIAL ALLOWANCE

Eligibility

General

When the Director of the Social Allowance (SA) program or his designate considers that an individual or the head of a family in Alberta is a "person in need", he is responsible for the provision of a Social Allowance in an amount that will be adequate to enable that person to obtain the basic necessities for himself and any dependents.

Employable persons who may be eligible for a Social Allowance are expected to seek and be willing to accept employment or to engage in academic upgrading, retraining or other measures to reach a state of job-readiness. The employable category includes any applicant who does not fit into any of the following categories:

(i) aged (60 years and over);

(ii) ill or disabled;

(iii) single parent with
  - one dependent child under four months of age, or
  - two dependent children where both are under school age, or
  - three or more dependent children, or
  - one child or more with a physical or mental illness or disability lasting more than 90 days; or

(iv) single parent enrolled in an approved upgrading or training program.

Where the parents of a child are unable or unwilling to care for him and he is properly cared for in the home of another person, benefits may be granted under the Guardian Social Allowance (GSA)[1] program as an alternative to formal application for legal guardianship, which entails district court action. GSA eligibility is based on the financial resources of the child only, and assistance levels are the same as the regular Social Allowance rates for basic needs, except for a special GSA flat-rate shelter component.

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[1] All provinces allow children in similar circumstances to receive some form of financial support under social assistance or child welfare legislation, depending on the province. The Guardian Social Allowance program description is included in this summary to facilitate interpretation of caseload information in Table 4.18.

Disabled persons may be granted assistance under either the Social Allowance program, the Assured Income for the Severely Handicapped program (see following summary), or both. A disabled person's application, medical report and any other pertinent documentation are reviewed by a Medical-Social Review Board; where the Board deems that the applicant's disability or handicap is not severe and permanent, the person may be eligible under the Social Allowance program, provided that his assets and income are within allowable limits. Where the person is deemed eligible for Assured Income for the Severely Handicapped (AISH) benefits (i.e., has a severe and permanent handicap) and where the person's needs exceed the maximum AISH entitlement, usually because of the size of his family, additional assistance is provided as a Social Allowance benefit, under Social Allowance eligibility criteria.

Financial Eligibility

Determination of financial eligibility under the Social Allowance program involves an examination of the assets and income of an applicant and his family. Some of the special design features of the needs test in Alberta are noted below.

Assets

The calculation of an applicant's financial resources allows for an exemption on assets to a maximum of $1,500 for a single person or $2,500 for a married couple or a family. However, in the case of an employable person, no more than $50 (for a single able-bodied applicant) or $250 (for an able-bodied applicant with dependents) of the above amounts may be made up of cash on hand, bank accounts or government bonds.

Transportation vehicles with a market value up to $7,500 may be exempted (i) for renewable three-month periods, for persons available for full-time work and for persons unavailable for work for up to 90 days due to illness, disability or imprisonment, or (ii) for renewable 12-month periods, for persons requiring a vehicle for medical reasons and for persons requiring a vehicle for transportation to work or training where public transportation is not available.

Assets considered as financial resources of an applicant include cash, stocks, bonds, securities, cash surrender value of life insurance policies, market value of an automobile, and any real estate (other than the applicant's home, furniture and quarter section of land if residing on a farm) which can be sold or against which a loan may be secured.

Income

The earnings exemption provision cannot be used to establish eligibility in new and reopened cases; once eligibility is established, however, the exemption may be used to calculate the applicant's level of entitlement.

The earnings exemption is equal to 100% of the first $115 per month, 50% of the next $85, 25% of the next $100 and 10% of any amount over $300 monthly. This exemption is calculated against the lesser of net income (i.e., after normal deductions) from employment or training allowances or the applicant's basic Social Allowance budget requirement (income required to meet regularly-recurring needs). Reasonable expenses incurred for babysitting and transportation for employment purposes may be allowed as deductions from earnings.

Benefits

A short-term basic allowance for food and personal needs is payable to any eligible unemployed employable applicant for the first three months on assistance. Depending on the individual's family situation, and the availability of hostel accommodation in the district where the application is submitted, shelter assistance may range from a few days' accommodation in a municipal hostel to actual shelter costs up to stipulated maxima.

The long-term basic allowance covers food, clothing, household and personal needs, and is payable to all unemployable persons and, since January 1985, to employable persons who remain on assistance more than three months. The shelter allowance covers, up to stipulated maxima based on the size of the household, either the actual cost of rent, fuel and utilities, or, in the case of purchased accommodation, payments on a mortgage or agreement of sale, municipal taxes, fire insurance, fuel and utilities, condominium fees, homeowner's maintenance allowance and lot rental (for mobile homes).

The Department may file a caveat against property when assistance is being provided for payment of a mortgage or agreement for sale or for home repairs and improvements, where the approved aggregate cost of such home repairs and improvements exceeds $1,000. Where the owners initiate action to have the caveat discharged, a claim is made by the Province for the amount by which the principal sum of the mortgage or agreement for sale has been reduced since the shelter allowance commenced, or for the total cost of repairs and improvements provided out of Social Allowance.

Benefit Expenditures

Benefit expenditures for the Social Allowance program, including the Guardian Social Allowance, were $346,873,000 during the 1983-84 fiscal year and $370,990,000 during the 1984-85 fiscal year.

ASSURED INCOME FOR THE SEVERELY HANDICAPPED

The Assured Income for the Severely Handicapped (AISH) Act is designed to enhance the living conditions of severely handicapped Albertans. Applications for AISH benefits may be submitted to any Social Services and Community Health district office; the final decision respecting eligibility and the amount of assistance payable rests with the Medical-Social Review Board. This Board consists of one or more physicians, the designated AISH administrator, and (if required) one representative each from the Department's Vocational Rehabilitation Branch and the Mental Health Division. The program provides AISH benefits, Modified AISH benefits and Social Allowance/AISH benefits. This program is only partly cost-shareable under the Canada Assistance Plan (i.e., for AISH clients who are needs-tested); the remaining program expenditures are borne entirely by the provincial government.

Eligibility

General

The AISH program provides a guaranteed annual income to severely handicapped residents of Alberta 18 years of age and over who are not eligible for the Old Age Security pension (Spouse's Allowance beneficiaries may nonetheless be eligible for AISH), and who are not resident in certain institutions. A severe handicap is one which, in the opinion of the AISH administrator (based upon the advice of a physician) so severely impairs the applicant that it substantially limits his ability to earn a livelihood. The condition must be permanent and the applicant must have accepted any available medical treatment that would substantially lessen the condition. The applicant must also demonstrate that he is at or near his maximum employment potential and has to date fully utilized all rehabilitative resources available within Alberta.

Financial Eligibility

Assets

There is no compulsory asset test for determining eligibility under the AISH or Modified AISH programs. However, persons applying for Social Allowance/AISH benefits are subject to the normal Social Allowance asset limits.

Income

The AISH income exemption which applies to AISH and Modified AISH allows for a total exemption of income from specified sources and a partial exemption on other types of income. This partial exemption is equal to $165 monthly for a single person or a couple with only one eligible spouse and $775 monthly for a couple where both spouses are eligible. Any eligible income exceeding these maximum monthly exemption levels is exempted at the rate of 25% for a single person or a couple with only one disabled spouse or 37.5% for a couple where both spouses are eligible.

Benefits

The AISH program provides financial assistance, coverage for drugs, ambulance services, optical and dental care, and complete coverage of health insurance premiums. The three major types of financial assistance benefits are outlined below.

(i) AISH benefits may be payable to any eligible person whose needs do not exceed the maximum AISH benefit or who does not qualify for additional Social Allowance benefits. The maximum benefit payable is the difference between the AISH flat-rate benefit ($695 monthly since February 1985) and any unexempted income of the applicant and his spouse (if applicable).

(ii) Modified AISH benefits may be payable to any eligible person residing in a nursing home, auxiliary hospital, active treatment hospital or specially designated facility. The maximum benefit is equivalent to the appropriate Social Allowance for continuous needs (based on the Social Allowance Regulations), plus a Handicap Benefit of $52 monthly, less any unexempted income of the applicant and spouse (if applicable).

(iii) Social Allowance/AISH (SA/AISH) benefits may be payable to persons whose needs exceed the maximum AISH benefit and who are otherwise eligible for Social Allowance. Benefit levels are the same as for long-term Social Allowance cases (except for the maximum monthly shelter allowance, which is $100 higher for SA/AISH recipients) with the addition of a Handicap Benefit ($52 monthly), less any unexempted income.

Benefit Expenditures

Benefit expenditures on AISH during the fiscal year 1983-84 were $72,763,000 and for the 1984-85 fiscal year were $82,274,000.

ALBERTA

Table 4.18

Social Allowance, Guardian Social Allowance and Assured Income for the Severely Handicapped
Number of Cases and Recipients
by Program
as of End of Quarter

1983-84 and 1984-85

Program	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Social Allowance[1]								
Cases	46,928	43,033	42,598	45,474	46,687	47,419	49,231	50,915
Recipients	121,715	111,670	109,825	115,635	116,669	117,329	119,755	122,468
Guardian Social Allowance[2]								
Cases	1,184	1,283	1,437	1,496	1,531	1,505	1,575	1,638
Recipients	1,184	1,283	1,437	1,496	1,531	1,505	1,575	1,638
AISH[3]								
Cases	8,545	8,850	9,000	9,103	9,307	9,539	9,659	10,250
Recipients	10,476	10,905	11,137	11,275	11,525	11,824	11,952	12,652
Total								
Cases	56,657	53,166	53,035	56,073	57,525	58,463	60,465	62,803
Recipients	133,375	123,858	122,399	128,406	129,725	130,658	133,282	136,758

1. Includes Social Allowance/AISH (SA/AISH) data (see Table 4.21).
2. Each case represents one child.
3. Excludes SA/AISH data (see Table 4.21).

Table 4.19

ALBERTA

Social Allowance
Number of Cases
by Program and Case Composition
as of End of Quarter

1983-84 and 1984-85

Program and Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Social Allowance[1]	**46,928** [2]	**43,033** [2]	**42,598**	**45,474** [2]	**46,687** [2]	**47,419** [2]	**49,231** [2]	**50,915**
Singles	12,554	11,304	11,638	13,339	14,227	14,872	16,434	17,459
Families	34,367	31,725	30,960	32,133	32,458	32,546	32,796	33,456
Guardian Social Allowance [3]								
Singles	1,184	1,283	1,437	1,496	1,531	1,505	1,575	1,638
Total Cases	**48,112**	**44,316**	**44,035**	**46,970**	**48,218**	**48,924**	**50,806**	**52,553**
Singles	13,738	12,587	13,075	14,835	15,758	16,377	18,009	19,097
Families	34,367	31,725	30,960	32,133	32,458	32,546	32,796	33,456

1. Includes SA/AISH cases (see Table 4.21).
2. Individual components do not add due to reporting discrepancies.
3. Each case represents one child.

Table 4.20a

ALBERTA

Social Allowance
Number of Cases[1]
by Reason for Assistance and Age Group of Head

March 1984

Reason for Assistance	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
Person 60+ years	--	--	--	--	--	2,114	1,158	3,272
Person with Dependent Children	861	8,713	5,697	2,047	634	2	5	17,959
Physical Illness/Disability	336	1,824	1,567	1,957	2,729	16	1	8,430
Mental Illness	68	592	437	291	245	0	0	1,633
Mental Retardation	47	153	57	36	18	0	0	311
Employable	624	5,411	3,995	1,908	1,067	6	3	13,014
Unsuitable for Employment	34	101	102	167	449	1	1	855
Total Cases	1,970	16,794	11,855	6,406	5,142	2,139	1,168	45,474

-- not applicable

1. Includes SA/AISH cases, excludes Guardian Social Allowance cases (see Table 4.19).

ALBERTA

Table 4.20b

Social Allowance
Number of Cases[1]
by Reason for Assistance and Age Group of Head

March 1985

Reason for Assistance	Age Group of Head								Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	Not Given	
Person 60+ years	--	--	--	--	--	2,161	1,131	26	3,318
Person with Dependent Children	863	9,311	6,332	2,201	629	0	0	--	19,336
Physical Illness/Disability	331	1,901	1,644	2,041	2,856	0	0	--	8,773
Mental Illness	76	675	477	304	234	0	0	--	1,766
Mental Retardation	58	183	67	36	25	0	0	--	369
Employable	1,151	6,880	4,539	2,368	1,399	0	0	--	16,337
Unsuitable for Employment	29	124	116	193	554	0	0	--	1,016
Total Cases	2,508	19,074	13,175	7,143	5,697	2,161	1,131	26	50,915

-- not applicable

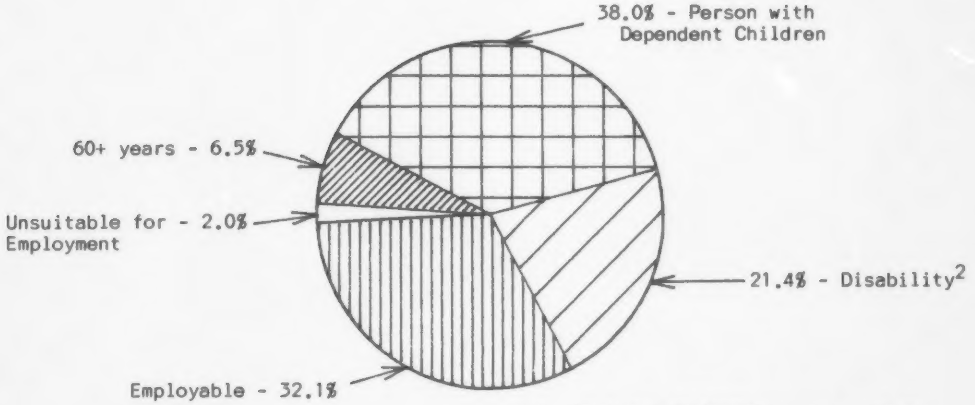
[1] Includes SA/AISH cases, excludes Guardian Social Allowance cases (see Table 4.19).

ALBERTA

Figure 4.22

Social Allowance[1]
Percentage Distribution of Caseload
by Reason for Assistance

March 1985

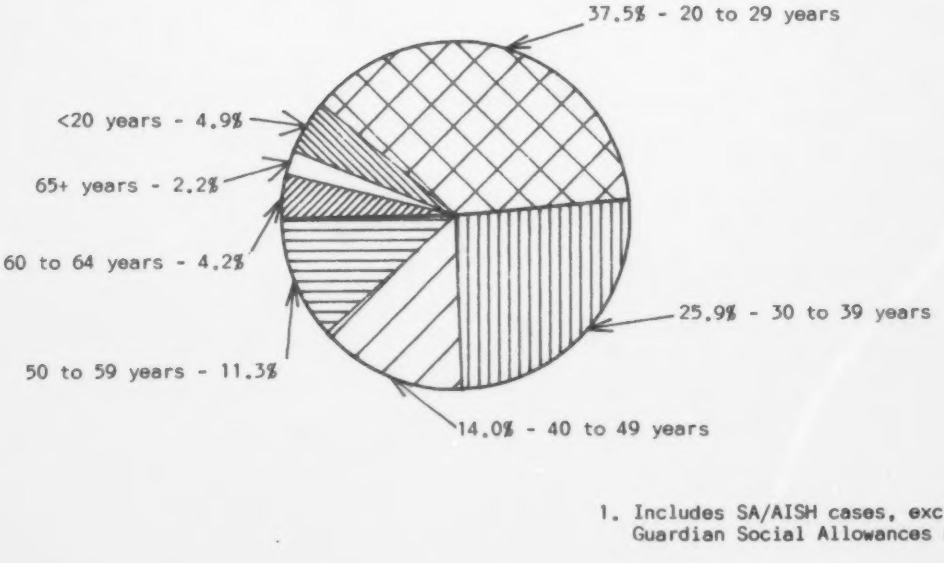


1. Includes SA/AISH cases, excludes Guardian Social Allowances cases.
2. Includes all Social Allowance cases classified as physical illness/disability mental illness, mental retardation.

Figure 4.23

Social Allowance[1]
Percentage Distribution of Caseload
by Age Group of Head

March 1985



1. Includes SA/AISH cases, excludes Guardian Social Allowances cases.

ALBERTA

Table 4.21

Assured Income for the Severely Handicapped
Number of Cases
by Program and Case Composition
as of End of Quarter

1983-84 and 1984-85

Program and Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
AISH	**7,859**[1]	**8,169**[1]	**8,320**	**8,428**[1]	**8,628**[1]	**8,866**	**8,992**	**9,591**
Singles	6,422	6,659	6,745	6,848	7,004	7,196	7,303	7,817
Families	1,436	1,509	1,575	1,579	1,623	1,670	1,689	1,774
Modified AISH	**686**	**681**	**680**[1]	**675**[1]	**679**	**673**	**667**	**659**
Singles	677	671	664	658	656	651	642	632
Families	9	10	15	16	23	22	25	27
Total AISH	**8,545**[1]	**8,850**[1]	**9,000**[1]	**9,103**[1]	**9,307**[1]	**9,539**	**9,659**	**10,250**
Singles	7,099	7,330	7,409	7,506	7,660	7,847	7,945	8,449
Families	1,445	1,519	1,590	1,595	1,646	1,692	1,714	1,801
SA/AISH[2]	1,700	1,707	1,713	1,708	1,678	1,646	1,604	1,313

1. Individual components do not add due to reporting discrepancies.
2. Case composition is not available for SA/AISH cases as they are integrated in the Social Allowance caseload.

ALBERTA

Table 4.22a Assured Income for the Severely Handicapped Number of Cases by Program and Age Group of Head[1]

March 1984

Program	Age Group of Head							Total[2]
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	189	1,857	1,248	1,159	2,167	1,532	275	8,428
Modified AISH	2	67	65	98	247	168	27	675
Total Cases	191	1,924	1,313	1,257	2,414	1,700	302	9,103

1. Age of head is not available for SA/AISH cases as they are integrated in the Social Allowance caseload.
2. Totals do not add due to minor reporting discrepancies.

Table 4.22b Assured Income for the Severely Handicapped Number of Cases by Program and Age Group of Head[1]

March 1985

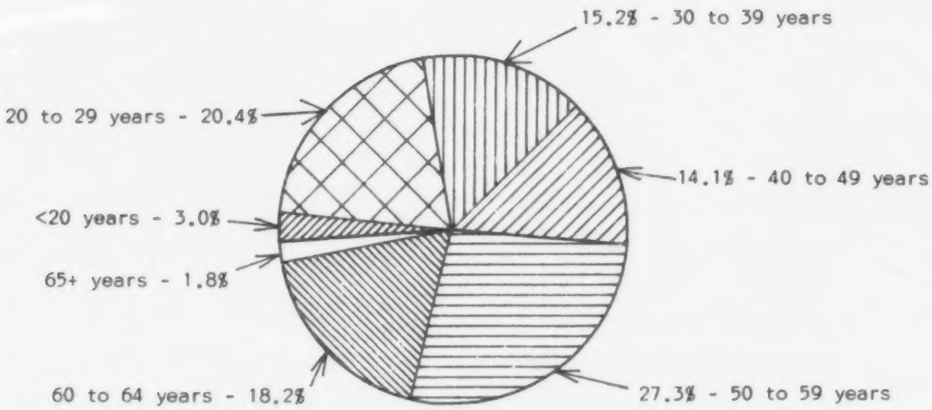
Program	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	306	2,018	1,506	1,349	2,557	1,688	167	9,591
Modified AISH	6	68	57	97	237	174	20	659
Total Cases	312	2,086	1,563	1,446	2,794	1,862	187	10,250

1. Age of head is not available for SA/AISH cases as they are integrated in the Social Allowance caseload.

ALBERTA

Figure 4.24 Assured Income for the Severely Handicapped[1] Percentage Distribution of Caseload by Age Group of Head

March 1985



1. Excludes SA/AISH cases.

BRITISH COLUMBIA

In British Columbia, the Ministry of Human Resources is responsible for the administration of Income Assistance programs and services through a network of 18 regional and 155 district offices located throughout the province. The Guaranteed Available Income for Need (GAIN) Act and Regulations provide the legislative authority for Income Assistance and GAIN for the Handicapped.

INCOME ASSISTANCE

Eligibility

General

A single person or family head who applies for Income Assistance under the GAIN Act must meet the general eligibility requirements indicated in the Overview to this chapter as well as the following specific conditions of eligibility.

Employable applicants are subject to reduced asset exemptions and benefit levels. An "employable person" means any individual who is not:

(i) 65 years of age or older;

(ii) temporarily or permanently unable to work due to physical or mental incapacity;

(iii) a single parent with one dependent child under six months of age or two or more dependent children under twelve years of age; or

(iv) a single parent required to stay at home to care for one dependent child or more suffering from physical or mental incapacity.

All applicants who meet the categorical requirements in (i) to (iv) above may be eligible as "unemployable persons" for Income Assistance, GAIN for Seniors Supplement (see Chapter 2) or GAIN for the Handicapped benefits, depending on the applicant's age and other circumstances of the household, or the severity of any handicap.

Financial Eligibility

Once it has been determined that an applicant's assets do not exceed exemption levels specified for his particular case classification, the total of all non-exempted income is calculated to determine whether a deficit exists with respect to the budgetary requirements of the applicant and any dependents.

Assets

Asset exemption levels for Income Assistance applicants and recipients vary in accordance with the category of client, which in turn is based on a multiplicity of factors, including the applicant's age and employability status, the number of dependents in the household and the period of residency in Canada. Only those exemption levels which apply to the main client groups are indicated below.

(i)	Clients under 55 years of age	
	- employable	$ 160
	- unemployable	500
	- with one dependent or more	1,500
(ii)	Clients 55 to 59 years of age	
	- single person	1,500
	- with one dependent	2,500
	- second and each additional dependent	300
(iii)	Clients 60 to 64 years of age	
	- single person	2,500
	- with one dependent or more	5,000
(iv)	Clients 65 years of age or over, not eligible for Old Age Security	
	- single person	2,500
	- with one dependent or more	5,000

The assets against which the above exemptions may be applied include any form of cash or equity in property (excluding the family home and car), stocks, bonds, certificates or other possessions which may be converted to cash, including any beneficial interest in real or personal property held in trust.

In addition to allowable exemptions on the assets of a household, the total cash surrender value of an uncashed life insurance policy is totally exempt for any client who is likely to be unemployable for a minimum of three months from the date of application for benefits; in other cases, the exemption is limited to $1,500. A total exemption of any prepaid funeral plans is allowed for all Income Assistance clients, while any amount held in trust is considered totally available for maintenance.

No asset exemptions are allowed in the following cases:

(i) Crisis grants (emergency assistance on a one-time basis);

(ii) Hardship assistance (See "Benefits");

(iii) Child in the home of a relative (guardianship cases);

(iv) Youth under 19 years of age not living at home.

Income

The monthly disposable income of a household which is receiving Income Assistance may be increased by up to $50 for a single person or $100 for a family through a combination of allowances and exemptions. An Incentive Allowance may be granted to cover essential costs related to a recipient's participation in a vocational or self-improvement program for a maximum of six months in any 36 month period. For single parents, an exemption may be applied against support or maintenance payments. The combined value of the Incentive Allowance, maintenance exemption and exemption on net earned income (as defined below) cannot exceed $50 monthly for a single person or $100 monthly for a family. Effective April 1, 1984, an exemption on earned income or maintenance payments may only be applied after a client has completed eight consecutive months as a recipient of Income Assistance. No exemption is allowed on the earnings of any person who is 65 years of age or older. For a household which includes at least one person 60 years of age or older, a maximum exemption of $50 monthly per household may be allowed on Department of Veterans Affairs pensions (see Chapter 9).

In the calculation of an exemption, the "net earned income" against which such exemption may be applied includes:

(i) gross wages less compulsory deductions,
(ii) income tax and pension plan refunds,
(iii) net income from roomers and boarders,
(iv) education bursaries or loans, and
(v) Employment and Immigration Canada training allowances.

Persons 60 years of age and over awaiting benefits from the Canada Pension Plan or Old Age Security program must reimburse the Ministry for any Income Assistance granted during the period covered by any retroactive OAS or CPP benefits; this provision is described in general terms in the "Income" section of the Overview to this chapter. On the other hand, since April 1984, persons who are eligible for and awaiting Unemployment Insurance benefits are eligible only for "Hardship Assistance", as are those who quit work or who are involved in industrial disputes. Hardship assistance is granted only after the applicant has exhausted all available income and assets, including those cash assets noted in (i) to (iv) above. Moreover, all potential sources of financial support must have been unsuccessfully explored, including family, friends, non-governmental organizations, loans and credit, final paycheques, holiday pay, and the use of the household's assets as collateral to secure a loan.

Benefits

Income Assistance benefit levels consist of two components - the Support Component and the Shelter Variable. The Support Component covers food, clothing, household and personal needs, and is a pre-added amount based on family size, the duration on assistance and the age and employability status of the head of the household. Since April 1984, the waiting period for higher Support Component levels has been extended from four to eight months for unemployable persons; further reductions are also in effect since that date with respect to the Support Component payable to employable single persons and couples, especially for persons under 26 years of age. Where the applicant or his spouse is 60-64 years of age, however, the waiting period for higher benefit levels is waived.

The Shelter Variable, which is included in the same cheque, covers rent or net mortgage payments, house insurance premiums, property taxes, maintenance, normal household repairs and utilities. The Shelter Variable entitlement is based on actual shelter-related costs as defined, up to maxima established for each size of household. The only Income Assistance exceptions to this rule are households with one person 60-64 years of age and families where both spouses are in this same age group; regardless of the actual cost of shelter in these cases, the minimum Shelter Variable is $75 in the first instance and $150 in the second. Monies received by an Income Assistance recipient from the B.C. Ministry of Lands, Parks and Housing under the Homeowner Interest Assistance Act (loan assistance granted to offset high mortgage interest rates) are not considered as income, but they may affect the amount of Shelter Variable payable to the household.

Benefit levels for persons over 65 years of age who are not eligible for Old Age Security benefits (identified in Table 4.23 as "GAIN for Seniors (no OAS)") are calculated in the same manner as for GAIN for the Handicapped (see following summary). Entitlement is reduced by an amount equal to any non-exempted income and by any amount by which actual shelter costs are less than the Shelter Variable stipulated for that size of household.

Hardship Assistance, implemented in April 1984, provides emergency payments to persons who are declared ineligible for Income Assistance but who have exhausted all other means of meeting their needs for food and/or shelter. Hardship Assistance covers minimal costs to remove danger to life, health and safety of the applicant and/or dependents. The Support Component covers minimum basic costs of the household and cannot exceed the appropriate Income Assistance entitlement corresponding to the size of the household. Shelter assistance may be granted to Hardship Assistance cases only where the applicant is homeless and unable to obtain temporary shelter (with relatives, friends, emergency shelters or hostels) or where the applicant is unable to pay his current month's shelter and is unable to negotiate alternate arrangements for the payment of shelter costs.

A number of incentive allowances and employment-related items of special assistance may be granted to facilitate the entry or reintegration into the labour force of Income Assistance recipients. In addition, the Director may authorize an extension of health care services (hospital and medical insurance coverage, drugs, dental and vision care) for up to one year after the recipient leaves Income Assistance - with further extensions if deemed necessary - for an employed handicapped person or a single parent with one dependent child or more.

GAIN FOR THE HANDICAPPED

The Guaranteed Available Income for Need Act provides the legislative authority for the GAIN for the Handicapped Program, which ensures a minimum income level for eligible handicapped persons 18 to 64 years of age; the Ministry of Human Resources is responsible for program administration.

Eligibility

General

General conditions of initial and continuing eligibility noted in the Overview to this chapter apply to handicapped persons. As further conditions of eligibility for GAIN for the Handicapped benefits, the applicant's mental or physical disability must be medically certified as apparently permanent with no remedial therapy available, and the individual must require extensive assistance for normal daily functioning or have continuous disability-related expenditures. The Ministry of Human Resources Medical-Social Committee is responsible for determining whether an applicant's handicap conforms to legislated standards.

Financial Eligibility

Financial eligibility criteria for handicapped persons are similar to those established for Income Assistance households with respect to needs-testing (comparing income and assets with continuous needs), except that higher exemption levels are allowed on assets and on income.

Assets

Asset exemption levels for GAIN for the Handicapped applicants are $2,500 for a single handicapped person and $5,000 where there is one dependent or more; a handicapped applicant who has been in Canada for less than five years is allowed $1,500 if single and $2,500 if he has one dependent (plus $300 for each additional dependent).

Income

A single handicapped person may be allowed an exemption of up to $100 per month on net earned income (gross wages less compulsory deductions, income tax and pension plan refunds, net income from roomers and boarders, education bursaries or loans, and Employment and Immigration Canada training allowances).

Benefits

The benefit level payable to eligible handicapped persons consists of a Support Component and a Shelter Variable, which are reduced by any non-exempted income of that household and any amount by which the actual cost of shelter is less than the Shelter Variable specified for that size of household. Regardless of actual shelter costs, however, the minimum Shelter Variable payable is $75 monthly where there is one handicapped person in the household and $150 where there are two such persons.

Benefit Expenditures

Benefit expenditures on GAIN Income Assistance (including GAIN for Seniors (no OAS)) and Handicapped benefits amounted to $781,561,000 and $855,197,000 during the 1983-84 and 1984-85 fiscal years respectively.

BRITISH COLUMBIA

Table 4.23

GAIN Programs
Number of Cases and Recipients by Program and Case Composition as of End of Quarter

1983-84 and 1984-85

Program and Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
GAIN Income Assistance[1]								
Cases								
Singles	65,460	63,600	70,525	75,284	73,762	72,648	78,683	80,600
Families	46,557	46,456	50,052	52,133	50,538	50,869	53,597	54,484
Couples	4,706	4,546	5,196	5,355	4,994	4,871	5,428	5,669
Couples with dependents	12,350	11,592	13,675	14,570	12,990	12,681	14,195	14,567
Single Parents	29,501	30,318	31,181	32,208	32,554	33,317	33,974	34,248
Total Cases	112,017	110,056	120,577	127,417	124,300	123,517	132,280	135,084
Recipients	205,475	202,547	220,953	232,367	224,736	224,469	239,108	243,497
GAIN Supplementary Programs[2]								
Cases								
Singles	14,059	14,089	14,156	14,198	14,228	14,185	14,182	14,136
Families	4,445	4,424	4,424	4,406	4,326	4,265	4,215	4,156
Couples	2,826	2,806	2,812	2,805	2,740	2,667	2,662	2,629
Couples with dependents	858	855	860	845	837	850	832	812
Single Parents	761	763	752	756	749	748	721	715
Total Cases	18,504	18,513	18,580	18,604	18,554	18,450	18,397	18,292
Recipients	24,657	24,638	24,697	24,715	24,565	24,405	24,286	24,136
GAIN Income Assistance and Supplementary Programs								
Cases								
Singles	79,519	77,689	84,681	89,482	87,990	86,833	92,865	94,736
Families	51,002	50,880	54,476	56,539	54,864	55,134	57,812	58,640
Couples	7,532	7,352	8,008	8,160	7,734	7,538	8,090	8,298
Couples with dependents	13,208	12,447	14,535	15,415	13,827	13,531	15,027	15,379
Single Parents	30,262	31,081	31,933	32,964	33,303	34,065	34,695	34,963
Total Cases	130,521	128,569	139,157	146,021	142,854	141,967	150,677	153,376
Recipients	230,132	227,185	245,650	257,082	249,301	248,874	263,394	267,633

1. Includes the following sub-programs: Basic Income Assistance, Age 60-64 and Child in the Home of a Relative (see Table 4.24 for definitions).
2. Includes the following sub-programs: GAIN for the Handicapped, GAIN for Seniors and OAS (see Table 4.25 for definitions).

Table 4.24

BRITISH COLUMBIA

GAIN Income Assistance[1]
Number of Cases
by Sub-Program and Case Composition

March 1984 and March 1985

Case Composition	March 1984			March 1985		
	Basic Assistance[2]	C.I.H.R.[3]	Age 60-64[4]	Basic Assistance[2]	C.I.H.R.[3]	Age 60-64[4]
Singles	**69,419**	**2,141**	**3,724**	**74,814**	**1,961**	**3,825**
Males	50,386	1,118	1,217	54,171	1,030	1,306
Females	19,033	1,023	2,507	20,643	931	2,519
Families	**51,066**	--	**1,067**	**53,337**	--	**1,147**
Couples	4,585	--	770	4,824	--	845
Couples with dependents	14,397	--	173	14,394	--	173
Single Parents	32,084	--	124	34,119	--	129
Total	**120,485**	**2,141**	**4,791**	**128,151**	**1,961**	**4,972**

-- not applicable

1. Represents Income Assistance cases who are not in receipt of any GAIN Supplementary benefits.
2. Represents all eligible cases headed by an individual between 19 and 60 years of age.
3. Represents all children less than 20 years of age who are being maintained by a relative.
4. Represents all eligible cases headed by an individual between 60 and 64 years of age.

BRITISH COLUMBIA

Table 4.25

GAIN Supplementary Programs
Number of Cases
by Sub-Program and Case Composition

March 1984 and March 1985

Case Composition	March 1984				March 1985			
	GAIN for Handicapped[1]	Age 65+ (no OAS)[2]	OAS[3]	Mixed Plans[4]	GAIN for Handicapped[1]	Age 65+ (no OAS)[2]	OAS[3]	Mixed Plans[4]
Singles	12,763	1,435	--	--	12,899	1,237	--	--
Males	6,561	251	--	--	6,681	225	--	--
Females	6,202	1,184	--	--	6,218	1,012	--	--
Families	2,860	820	474	252	2,802	796	358	200
Couples	1,477	770	325	233	1,453	737	244	195
Couples with dependents	674	40	112	19	673	49	85	5
Single Parents	709	10	37	--	676	10	29	--
Total	15,623	2,255	474	252	15,701	2,033	358	200

-- not applicable

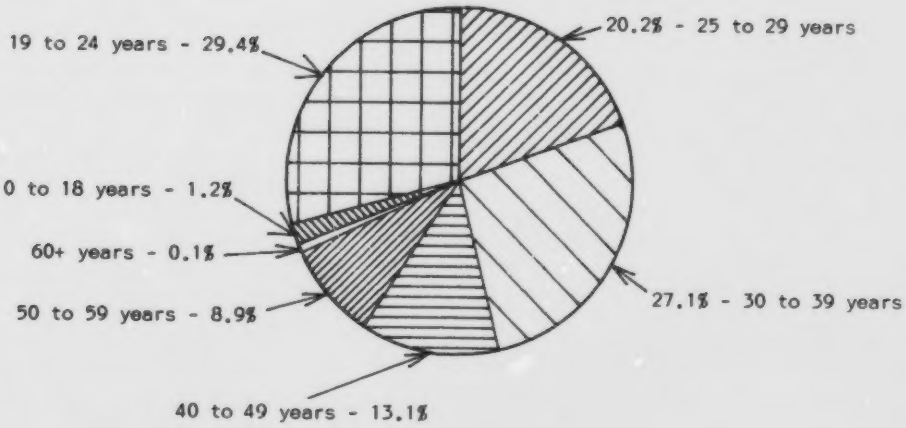
1. Represents all cases where the head has been medically certified as disabled.
2. Represents all cases headed by a person 65 years of age and over who is not in receipt of OAS.
3. Represents any cases where there is at least one person in receipt of OAS plus one or more other persons in receipt of GAIN for Handicapped, GAIN for seniors or GAIN Income Assistance benefits.
4. Represents all cases in receipt of more than one type of GAIN Supplementary benefit.

BRITISH COLUMBIA

Figure 4.25

GAIN Basic Income Assistance Percentage Distribution of Caseload by Age Group of Head

March 1985



YUKON

SOCIAL ASSISTANCE

Social Assistance in Yukon is administered by the Department of Health and Human Resources through its regional offices in the seven larger residential centres, with part-time workers located in two smaller municipalities. The legislative authority for this program is the Social Assistance Act and Regulations.

Eligibility

General

In general terms, conditions of initial and continuing eligibility in Yukon are accurately represented in the Overview to this chapter. However, unemployed employable applicants may be required to prove that they have resided in Yukon for at least 12 months - or that they have worked for at least three of the last 12 months - to qualify for regular assistance; emergency or repatriation assistance only may be granted where such residence and work requirements are not met.

An applicant may be deemed to be a "permanent exclusion from the labour force" where he is between 19 and 64 years of age and medically certified as permanently and totally unemployable by reason of age, chronic disease or illness, or physical or mental impairment; in addition, persons who are in receipt of federal Old Age Security benefits or who have reached the age of eligibility for Old Age Security are automatically considered in this category. Permanent exclusions from the labour force are entitled to special asset and income exemptions and supplementary assistance.

Financial Eligibility

Social Assistance may be granted to an applicant whose income and assets are not sufficient to meet his ongoing basic needs, and those of any dependents, provided that all other potential sources of support have been explored without success. Assistance may also be granted where the applicant's resources are equal to his regular needs but insufficient to meet the cost of special requirements or unexpected situations. In the case of applicants who are self-employed or working on a full-time basis, however, no Social Assistance is to be granted until all income, assets and credit have been exhausted, except in cases of extreme financial hardship.

Assets

Social assistance liquid asset exemption levels vary according to the applicant's case category; respective levels for the major client groups appear below.

(i) Permanent exclusions from the labour force

- single person	$1,500
- couple, both permanent exclusions	2,500

(ii) Single parents	
- family unit	$1,500
- each dependent child under 19 years of age	300
(iii) Unemployed employables (on assistance less than 90 days)	
- single person	100
- person with dependents	200
(iv) Unemployables (on assistance 90 days or more)	
- single person	500
- person with dependents	1,000

An additional exemption of up to $1,500 is allowed for each "permanent exclusion from the labour force", or for a single parent, or a dependent child under 19 years of age, where such amount has been placed irrevocably in trust for future funeral or burial expenses or if, in the case of a dependent child, the amount is not available for distribution or if maintenance payments from such fund are made in accordance with the Regulations.

"Liquid assets" includes cash on hand, in a bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, and wills or other settlements.

Income

In the determination of eligibility for social assistance and the amount of entitlement thereto, net income from full-time employment (i.e., over 20 hours per week) is totally considered as an available resource. As an incentive to join the permanent labour force, social assistance clients who accept full-time employment are provided with a supplementary allowance of $50 per month to cover clothing and transportation. Applicants must qualify for social assistance prior to this amount being added to their budget.

The earnings exemption allowed on net income from casual or part-time employment is equal to the greater of:

(i) 50% of the net casual or part-time earnings of the applicant, his spouse and dependent children not attending school, but not exceeding 25% of the household's basic assistance entitlement; or

(ii) a monthly exemption of $5 per person in the household, up to a maximum exemption of $15.

Involuntary deductions such as Canada Pension Plan and Unemployment Insurance premiums, and reasonable transportation costs to and from work are deducted from gross earnings from casual or part-time work to determine the net earned income against which the above exemptions may be applied.

In the case of persons deemed to be permanent exclusions from the labour force, a monthly amount of $25 for a single person or $50 for a married couple from the sale of handicrafts, hobby materials or use of special talents may be allowed as an income exemption.

Benefits

Social Assistance entitlement is calculated according to rate scales for individual items of basic need. Food and clothing allowances are based on the number of beneficiaries in a household and its proximity to larger residential centres; two rate scales are used for each of these basic items in order to reflect cost-of-living disparities between the larger municipalities and the more remote communities. Fuel, utilities and incidentals (personal and household needs) are paid according to the size of the household, while maximum shelter allowances are determined by the type of household (single person or family) and what is included in actual shelter costs (basic rent or furnished with utilities). A homeowner's allowance may be paid to cover additional costs related to ownership or purchase of a home, provided that the total shelter-related allowance does not exceed the rental allowance which would be provided otherwise.

It should be noted that any or all of the maximum allowances stipulated in the Regulations for items of basic need may be exceeded if extreme hardship would result otherwise; depending on the item of need involved and the circumstances of each case, prior authorization for such supplementary amounts is required from the field worker and/or the Director of Social Assistance.

A flat-rate monthly Territorial Supplementary Allowance (TSA) is added to the basic assistance entitlement of each person who is a permanent exclusion from the labour force; this allowance is further increased where the eligible person is in receipt of the federal Guaranteed Income Supplement. The TSA is payable in addition to benefits under the Income Supplement Program for Seniors (see Chapter 2).

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1983-84 and 1984-85 fiscal years were $2,200,000 and $2,335,000 respectively.

Table 4.26

YUKON

Social Assistance
Number of Cases by Case Composition and Number of Recipients as of End of Quarter

1983-84 and 1984-85

Case Composition	June 1983	September 1983	December 1983	March 1984	June 1984	September 1984	December 1984	March 1985
Cases								
Singles [1]	293	215	255	259	246	221	252	311
Families [2]	301	274	284	300	252	259	295	342
Couples	155	122	132	135	103	94	126	155
Single Parents	146	152	152	165	149	165	169	187
Total Cases	594	489	539	559	498	480	547	653
Recipients^e	1,188	978	1,078	1,118	996	960	1,094	1,306

e - estimate

1. Includes the following case classifications: single employable, single unemployable, child with relative, aged and transients.
2. Includes the following case classifications: couple employable, couple unemployable, two parent family employable, two parent family unemployable and "IAB Billing Mixed Status" (status Indians married to non-status Indians).

NORTHWEST TERRITORIES

SOCIAL ASSISTANCE

The Department of Social Services is responsible for the administration of the Social Assistance Program in the Northwest Territories through a network of regional and local offices; the legislative authority for the program is the Social Assistance Act and Regulations.

Eligibility

General

Social Assistance may be granted to a "person in need", which includes any person who, by reason of inability to obtain employment, loss of principal family provider, illness, disability, age or other cause of any kind, is found to be unable to provide adequately for his needs and those of his dependents. General eligibility criteria outlined in the Overview to this chapter apply to Social Assistance recipients in the Northwest Territories.

Financial Eligibility

Social Assistance may be granted where an applicant has a budget deficit (where his needs exceed his financial resources) or a budget surplus which is insufficient to cover the cost of an item of special need or an emergency situation.

Assets

In the determination of financial resources which are considered as available for current maintenance of the applicant and any dependents, persons applying for regular Social Assistance are not allowed any exemption on liquid or other assets except where such assets should not be converted into cash for sound social or economic reasons.

For elderly persons residing in nursing homes, homes for special care or other residential institutions, asset exemption levels are $1,000 for a single person and $1,500 for a married couple.

Liquid assets are defined as cash, bonds, debentures, stocks, the beneficial interest in assets held in trust and available to be used for maintenance and any other asset that can be converted readily into cash.

Income

The net salary and wages of an applicant or recipient are considered in the calculation of financial resources. However, as an incentive to take and hold employment, the first $50 (single person) or $100 (family head) monthly is totally exempt from such calculations.

Benefits

The total budgetary requirements of a household are calculated in accordance with specific allowance levels for individual items of basic need (food, clothing, shelter - including fuel and utilities - and household and personal needs). Clothing allowances are based on the number of beneficiaries in the household, while food allowances consider the household's size and its geographic location, with higher grocery allowances paid in more remote settlements. Shelter is paid at actual cost up to maximum levels for individual communities, and the actual cost of fuel and utilities is covered. A homeowner's allowance is granted to persons who own or are purchasing their own home, provided that the total of any shelter-related assistance does not exceed any rental allowances which would be paid to the household otherwise. Personal and household allowances are usually payable only to cases in receipt of long-term assistance (i.e., longer than three months), except in cases of extreme financial hardship.

An Incidental Allowance of $125 monthly is included as an item of basic maintenance in calculating the ongoing needs of any person who is 60 years of age and over or any person who is unemployable due to a physical or mental impairment.

All maximum allowance levels for basic and special needs may be exceeded where the social worker or Director of Social Assistance (depending on the item of need and the circumstances of each case) deems that extreme hardship would result otherwise.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1983-84 and 1984-85 fiscal years were $9,282,000 and $9,297,000 respectively.

NORTHWEST TERRITORIES

Table 4.27

Social Assistance Number of Cases and Recipients as of End of Quarter

1983-84 and 1984-85

	June 1983	September 1983	December 1983	March 1984
Cases	1,974	1,903	2,158	2,094
Recipients	6,770	6,482	7,370	6,970

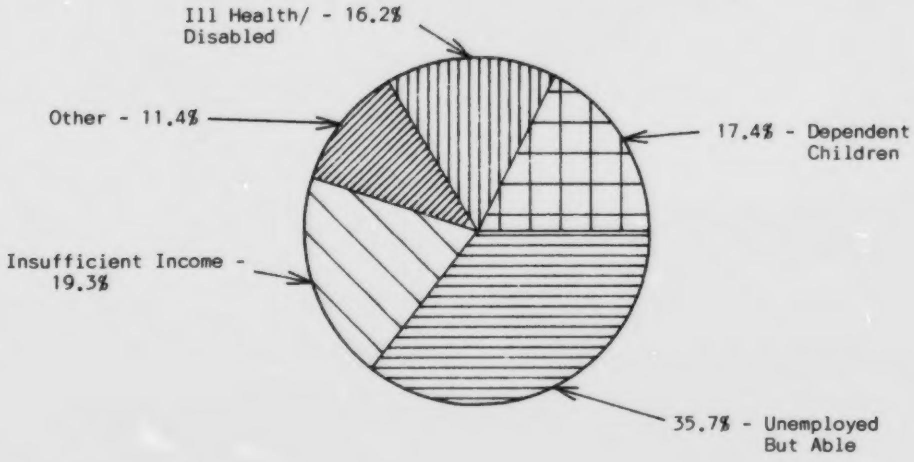
	June 1984	September 1984	December 1984	March 1985
Cases	1,853	1,824	2,084	2,289
Recipients	6,281	6,185	6,858	7,386

NORTHWEST TERRITORIES

Figure 4.26

Social Assistance
Percentage Distribution of Caseload by Reason for Assistance

March 1985



CHAPTER 5

PROVINCIAL TAXATION AND SHELTER ASSISTANCE PROGRAMS

This chapter describes provincial programs which assist low-income individuals and families in meeting the costs of property and/or school taxes, rental costs and the general cost of living. Property and/or school taxes may be reduced either by direct cash payments provided through grants and rebates or by exemptions and credits which are applied against taxes due. In certain provinces, renters may receive a comparable benefit to offset that portion of their rental payments which is applied against taxes. Some of these benefits may be claimed on the income tax form, whereas others require application to the administering department. In most cases, entitlement is based on costs incurred relative to available family income.

This chapter also describes programs assisting handicapped persons in New Brunswick and British Columbia in meeting their shelter costs, as well as Québec's Availability Allowance, which is claimable with respect to children under six years of age.

Many of the programs described below provide benefits based on eligibility during a taxation or calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. This situation has been noted, where possible.

Programs targeted for seniors are discussed separately in Chapter 2. This report does not discuss the various types of social housing available under the National Housing Act, home repair, renovation, or adaptation programs, assisted home ownership programs geared towards low-income individuals and families, and tax reductions which are an integral part of the provincial tax structures.

NEWFOUNDLAND

School Tax Exemption

Persons 65 years of age or over are exempted from paying local school taxes (either the poll tax or property tax) except where property is not used exclusively as the residence of that person. Persons under 18 years of age and those in full-time attendance at a recognized educational institution are unconditionally exempted from paying the local school taxes. In addition, low income persons and families may also receive this exemption. For the 1984 and 1985 tax years, a single person's income may not exceed $6,000 per year; in the case of a family, an additional income exemption of $2,000 for the spouse, $900 for each dependent child 16 years of age or over and $500 for each dependent child under 16 years of age is added to this amount. However, where the income of a spouse and/or dependent child is greater than $400, the excess amount is deducted from the increased exemptions. Income is equal to all earned and unearned income received during the year, excluding Family Allowances and any rent allowance received under the Social Assistance Act. This program, which began in 1974, is administered by the Department of Education through 21 School Tax Authorities under the Local School Tax Act.

Beneficiaries: 1983 tax year - 24,918 exemptions
1984 tax year - 52,727 exemptions

Benefit Expenditures: 1983 tax year - $2,450,000 taxes exempted
1984 tax year - $5,028,000 taxes exempted

PRINCE EDWARD ISLAND

Residential Property Tax Credit

Under this program, property owners receive a tax credit of $ .10 per $100 of assessment on their owner-occupied residential property. "Residential property" means buildings or portions thereof used and occupied on a permanent basis as single or multi-unit dwelling accommodation. Owners residing in a multiple unit building receive a partial credit based on that portion which is owner-occupied. The credit is reflected in the annual tax bill. This program, which started in 1980, is administered by the Department of Finance and Tourism under the Real Property Tax Act.

Beneficiaries: 1983 tax year - 35,069 properties
1984 tax year - 35,268 properties

Benefit Expenditures: 1983 tax year - $ 975,000
1984 tax year - $1,063,000

NEW BRUNSWICK

Property Tax Assessment Exemption

Single adult property owners whose annual income is less than $7,000 may apply for a partial exemption of the current year's property taxes on their principal residence. The taxable assessed value of the property (maximum 0.5 hectares) for the 1984 and 1985 tax years is reduced by $8,000; the normal mill rate is then applied to the reduced value. This program, which began in 1967, is administered by the Department of Municipal Affairs under the Assessment Act.

Beneficiaries:	1983 tax year	- 11,775 exemptions
	1984 tax year	- 11,643 exemptions
Benefit Expenditures:	1983 tax year	- $726,000 taxes exempted
	1984 tax year	- $838,000 taxes exempted

Residential Property Tax Credit

Under this program, property owners occupying their principal residence as of January 1st of the taxation year may receive a tax credit with respect to their residence. The tax credit for 1984 and 1985 is equal to $1.50 per $100 of assessment in Cities, Towns and Villages and $0.85 per $100 assessment in Local Service Districts and Unincorporated Areas. The amount of land to be included for tax credit purposes is a single residential lot, up to a maximum of 0.5 hectares. Single family residences, including new homes under construction, receive a full credit; multi-unit buildings qualify for a partial credit based on that portion which is owner-occupied. A partial credit may also be granted to the purchaser with respect to properties purchased during the tax year, provided no credit was previously granted. The credit amount is indicated on the tax notice; partial credits may be refunded on request or left in the property owner's tax account as a credit. This program, which began in 1974, is administered by the Department of Municipal Affairs under the Residential Property Tax Relief Act.

Beneficiaries:	1983-84 -	159,730 households
	1984-85 -	169,267 households
Benefit Expenditures:	1983-84 -	$59,200,000
	1984-85 -	$66,006,000

Rental Assistance for the Elderly and for the Disabled

Senior citizens 60 years of age or over and physically or mentally disabled persons 19 years of age or over may apply for non-taxable rental assistance. To be eligible, the applicant(s) must reside in a self-contained apartment in the private rental market and have a valid New Brunswick Medicare Card number; as well, assets of the individual or couple must not exceed $15,000. In addition, disabled persons require certification by the Medical Advisory Board established under the Social Welfare Act. Levels of assistance granted to a person or couple are on a sliding scale based on the gross family income and the amount of rent paid.

Effective August 1984, maximum assistance levels are $150 per month for a single person whose gross monthly income does not exceed $300 and whose rent is $275 (maximum claimable rent) or more, or $169 per month for a couple whose combined gross monthly income does not exceed $300 and whose rent is $300 or more. Minimum assistance of $10 monthly is payable to a single person paying maximum claimable rent whose income is $900, or to a couple paying maximum claimable rent whose income is $990.

The program started in 1978 and was originally known as "Rental Assistance to the Elderly (RATE)". It is administered by the New Brunswick Housing Corporation under the New Brunswick Housing Act.

Beneficiaries:	March 1984	-	1,492 households (1,456 elderly, 36 disabled)
	March 1985	-	1,624 households (1,508 elderly, 116 disabled)
Benefit Expenditures:	1983-84	-	$ 820,000
	1984-85	-	$1,200,000

QUÉBEC

Real Estate Tax Refund (Remboursement d'impôts fonciers)

Residents of Québec may apply for this credit on their provincial income tax declaration forms. The credit is available to both homeowners and tenants with respect to property taxes levied by a municipal corporation and a school corporation for their fiscal year beginning in the previous taxation year. Landlords are required to provide tenants with a receipt of taxes paid in respect of their rent. Persons who have no provincial tax payable must file a return in order to claim the credit. The credit is either included with any tax refund (where applicable) or used to reduce any income tax owed. For the 1984 taxation year, the credit is equal to 40% of property taxes up to a maximum of $1,000 minus 2% of the net income of the household for the purpose of the rebate; the maximum credit is $400 per household. For the 1985 tax year, the program (also known as the "Property Tax Credit") is more fully harmonized with the Quebec income tax system. The credit is equal to 40% of eligible property taxes up to $870 less 2% of the household's total income in excess of the zero tax threshold (level below which no income tax is payable by reason of personal exemptions and employment-related deductions). "Eligible property taxes" means the actual property taxes paid, reduced by $235 per spouse (or single person) and $60 per dependent child for 1985. The maximum property tax credit for the 1985 taxation year is $348 per household.

For the 1985 taxation year, any person who is eligible for the Property Tax Credit who is also in receipt of the federal Guaranteed Income Supplement will receive $85 in addition to his Property Tax Credit; where the recipient's spouse also receives GIS or a Spouse's Allowance, the spouse will also receive an additional $85. In addition, any household in receipt of Social Aid (see Chapter 4) will receive in 1986 a monthly supplement equal to $8 per adult and $2 per child, provided that the household is not residing with a member of the immediate family or in a residential institution. The intent of these provisions is to avoid penalizing persons with incomes below the zero tax threshold (i.e., those who would not benefit from offsetting tax savings because they pay no income taxes).

This program, which began in 1979, is administered by the Ministry of Revenue (Ministère du Revenu) under the Real Estate Tax Refund Act (Loi sur le remboursement d'impôts fonciers).

Beneficiaries:	1983 tax year -	814,760 households (preliminary)
	1984 tax year -	834,086 households (preliminary)
Benefit Expenditures:	1983 tax year -	$124,500,000 (preliminary)
	1984 tax year -	$131,102,000 (preliminary)

Availability Allowance (Allocation de disponibilité)

A Québec resident (usually the mother) who is eligible for Québec Family Allowances (see Chapter 3) is entitled to an Availability Allowance on behalf of each child under six years of age as of the end of the year. Working parents who pay child care costs for children under six years of age may claim this non-taxable annual allowance instead of the Child Care Deduction on their provincial income tax form. Working parents eligible for the Availability Allowance may still use the provincial Child Care Deduction for child care costs with respect to children six years of age or over.

Even though a parent may not have any provincial tax payable, a Québec income tax return must nonetheless be filed in order to claim the allowance. For the 1984 and 1985 taxation years, the amount of the allowance is $300 for the first child under six years, $200 for the second and $100 for the third and each additional child. The grant is included with any tax refund payable or is used to reduce any income tax owed. This program, which began in 1982, is administered by the Ministry of Revenue (Ministère du Revenu) in cooperation with the Québec Pension Board (Règie des rentes du Québec). The legislative authority for the program is the Québec Taxation Act (Loi sur les impôts du Québec).

Beneficiaries:	1983 tax year -	384,664 families (preliminary)
	1984 tax year -	377,921 families (preliminary)
Benefit Expenditures:	1983 tax year -	$139,400,000 (preliminary)
	1984 tax year -	$136,893,000 (preliminary)

ONTARIO

Housing

The province of Ontario does not administer a direct rental subsidy program for low-income individuals and families. Instead, the Ministry of Housing, in cooperation with the Canada Mortgage and Housing Corporation, provides social housing to eligible individuals and families under the authority of the National Housing Act. The province currently accounts for approximately one-half of the stock of social housing available across Canada. Single parents, the elderly and the disabled may qualify for units, paying approximately 25% of their income towards rent. A subsidy covering the difference between this amount and market rents is shared equally between CMHC and the Ministry of Housing.

Ontario Tax Credits

Ontario Tax Credits, which are claimed on the federal income tax form, are designed to provide tax relief to low-income Ontario residents under 65 years of age. The components are the Property Tax Credit and Sales Tax Credit. All Ontario residents may claim the Sales Tax Credit, but only principal taxpayers may claim the Property Tax Credit. A principal taxpayer is a person who: (i) is aged 16 to 64 years, (ii) is not claimed as a dependent, (iii) is the occupant of a principal residence, and (iv) is the spouse with the higher taxable income (in the case of both spouses being under age 65 and living together).

The credits are calculated as follows for the 1984 and 1985 taxation years:

(i) Property Tax Credit equals the sum of
  - occupancy cost (actual property taxes paid or 20% of rent paid during year) to a maximum of $180, and
  - 10% of the occupancy cost

(ii) Sales Tax Credit equals 1% of total personal exemptions on the federal income tax form.

To determine the net credit, 2% of the taxpayer's taxable income in excess of $2,027 (1984) or $1,433 (1985) is subtracted from the total of the two credits; the maximum credit is $500.

The credits are included with any tax refund or are used to reduce any income tax owed. Persons who have no federal or provincial taxes payable are nonetheless required to submit an income tax form in order to claim the credits. The program started in 1972 with the Property Tax Credit and was expanded in 1973 to include the Sales Tax Credit. The Temporary Home Heating Tax Credit was a component for the 1981, 1982 and 1983 taxation years only. The credits are administered by Revenue Canada and funded by the province of Ontario. The legislative authority is the Ontario Income Tax Act.

Beneficiaries:	1983-84	-	1,790,883 tax filers
	1984-85	-	1,807,786 tax filers
Benefit Expenditures:	1983-84	-	$270,312,000
	1984-85	-	$280,205,000

(NOTE: Above data are in respect of the 1982 and 1983 tax years and include the Temporary Home Heating Tax Credit.)

MANITOBA

Property Tax Credit

This credit, which is claimed on the federal income tax form, is designed to assist low-income tenants and homeowners in paying their previous taxation year's property taxes. An additional credit is granted to persons 65 years of age or over. The credit for the 1984 and 1985 taxation years is equal to the lesser of:

(i) 20% of total rental payments for the year, plus net property taxes paid, plus any Resident Homeowners' Tax Assistance received, or

(ii) a basic credit of $525, plus an additional $100 for persons 65 years of age or over, minus 1% of net family income (tax filer and spouse): amount must equal or exceed $325.

Any benefits received through Resident Homeowners' Tax Assistance, SAFER (see Chapter 2) or SAFFR are subsequently deducted to arrive at the net credit. The credit is included with any tax refund or is used to reduce any taxes owed. This program which began in 1972, is administered through Revenue Canada and funded by the Manitoba Department of Finance.

Beneficiaries:	1983 tax year	-	310,812 claimants
	1984 tax year	-	312,000 claimants (estimate)
Benefit Expenditures:	1983 tax year	-	$77,900,000
	1984 tax year	-	$81,800,000 (estimate)

Resident Homeowners' Tax Assistance

Resident homeowners of single dwelling units may receive a credit on their residential realty tax bill to reduce the amount of property taxes payable on their principal residence. To be eligible, the homeowner must have occupied the home as of January 1st of the tax year and the dwelling must be indicated as a single dwelling on the municipal tax rolls. Persons who own a home on leased land are ineligible for the credit. For the 1984 and 1985 taxation years, the maximum credit is $325, which constitutes the minimum benefit under the Property Tax Credit program. Municipalities are subsequently reimbursed the full value of the credits by the province. This program, which started in 1973, is administered by the municipal governments and funded by the Manitoba Department of Finance.

Beneficiaries:	1983 tax year -	220,200 homeowners
	1984 tax year -	222,300 homeowners (estimate)
Benefit Expenditures:	1983 tax year -	$70,500,000
	1984 tax year -	$72,000,000

Shelter Allowances for Family Renters (SAFFR)

Low-income families with dependent children may apply for this non-taxable monthly allowance to offset rental costs. Eligible rental costs which exceed 25% of a family's income may be subsidized up to 90% by the program. Families in receipt of Social Allowances (see Chapter 4) or residing in government-subsidized housing are ineligible for SAFFR benefits. Commencing in July 1984, the maximum monthly allowance of $150 is payable where:

(i) for one parent and one child, rent is $350 per month (maximum claimable rent) or more and monthly income does not exceed $720,

(ii) for a three person family, rent is $375 per month (maximum claimable rent) or more and monthly income does not exceed $810,

(iii) for four or more persons, rent is $400 per month (maximum claimable rent) or more and monthly income does not exceed $900.

The benefit period for the program is from July 1 to June 30 of the following year. The amount of assistance is reduced as income increases and rent decreases in proportion to income. All SAFFR benefits must be deducted from the amount of Manitoba Property Tax Credit to which the family is entitled. This program, which began in 1981, is administered by Manitoba Housing under The Housing and Renewal Corporation Act.

Beneficiaries:	March 1984 -	1,088 families
	March 1985 -	1,200 families
Benefit Expenditures:	1983-84 -	$1,300,000
	1984-85 -	$1,500,000

Cost-of-Living Tax Credit

Low-income persons may apply for this credit on the federal income tax form to reduce the amount of taxes payable. For the 1984 and 1985 taxation years, the credit is calculated by subtracting 1% of net family (applicant and spouse) income from the applicant's Basic Credit (3% of the sum of total personal exemptions, plus disability deduction, plus education deduction). Where married couples wish to claim a joint credit, 3% of the non-claiming spouse's Basic Credit less 3% of the applicant's marriage exemption must be added to the applicant's Basic Credit. This joint claim is optional and subject to agreement by both spouses. This program, which began in 1974, is administered by Revenue Canada and funded by the Manitoba Department of Finance.

Beneficiaries:	1983 tax year	-	295,700
	1984 tax year	-	not available
Benefit Expenditures:	1983 tax year	-	$31,100,000
	1984 tax year	-	$35,800,000

SASKATCHEWAN

Renters' Property Tax Rebate

This program, which was terminated after the 1984 tax year, provided assistance in reducing the burden of local property taxes to tenants who rented their principal residence. To be eligible for this non-taxable rebate, a tenant was required to have a valid Saskatchewan Health Services card and to have rented accommodation for at least six months in the year being applied for. Renters of public housing units could also claim a rebate. For the 1984 tax year, the maximum rebate was $150. This was determined by:

(i) calculating 5% of total rental costs during the year,

(ii) multiplying the lesser of (i) or $150 by the number of months rented, and

(iii) dividing the result by 12.

Seniors 65 years of age or over who were eligible for this rebate as well as the Senior Citizens' School Tax Rebate (see Chapter 2), or persons under 65 years of age who were eligible for this rebate as well as a Property Improvement Grant could receive a maximum combined grant of $425 per year. This program, which began in 1979, was administered by the Department of Urban Affairs under the Renters' Property Tax Rebate Act.

Beneficiaries:	1983-84	-	63,830 recipients
	1984-85	-	63,772 recipients
Benefit Expenditures:	1983-84	-	$7,572,000
	1984-85	-	$8,200,000

Property Improvement Grant Program

This program, which was terminated after the 1984 tax year, enabled owners of dwellings, business buildings or farm property to apply for this grant to reduce the burden of local property taxes. To be eligible, an applicant had to be under 65 years of age (in the case of a couple, the spouse had to be under 65 as well), have a valid Saskatchewan Health Services card, and must have owned and occupied the dwelling for at least six months ending in the year being claimed. A person claiming a grant for properties other than a principal residence had to have been a permanent resident of Saskatchewan for at least six months before the date of application or date of sale. All applicants had to furnish receipts indicating payment of the full tax bill. The portion of the rebate pertaining to business property was taxable, whereas that portion pertaining to one's principal residence was not.

For the 1984 taxation year, the grant on a principal residence was equal to one half of the general property tax levy, or, in the case of a trailer, one half of the license fees, to a maximum grant of $230. The maximum grants for a business or farm were $250 and $375 respectively. The maximum grant for any combination of the above was $375; however, any person who was also eligible for a Renters' Property Tax Rebate could receive a maximum combined grant of $425 per year under the two programs. This program, which began in 1966, was administered by the Department of Urban Affairs under the Property Improvement Grant Act.

Beneficiaries:	1983-84	-	216,477 recipients
	1984-85	-	218,053 recipients
Benefit Expenditures:	1983-84	-	$44,821,000
	1984-85	-	$46,190,000

Home Quarter Tax Assistance Program

This program, which was in effect during the 1984 tax year only, provided a rebate of all school taxes assessed on the home quarter (minimum of 130 acres) of Saskatchewan farmers. Farmers owning less than one quarter section were eligible to apply for a rebate of school taxes assessed on their land. Shareholders in a farming corporation or cooperative were eligible to receive up to a maximum of four rebates per corporation or cooperative or the total school tax paid, whichever was less. The rebate for senior citizens was equal to the amount of school taxes levied less any school taxes rebated under the Senior Citizens School Tax Rebate program. To be eligible to apply, farmers were required to have paid their property taxes in full by December 31, 1984. All applications had to be accompanied by the tax notice and receipt. This program, which was administered by the Department of Urban Affairs, was funded by Saskatchewan Agriculture under the Department of Agriculture Act.

Beneficiaries:	1983-84	-	not applicable
	1984-85	-	68,000 recipients (estimate)
Benefit Expenditures:	1983-84	-	not applicable
	1984-85	-	$16,000,000 (estimate)

Saskatchewan Tax Reductions

Low-income Saskatchewan residents may claim this reduction on their federal income tax form to reduce their net provincial taxes payable. For the 1984 and 1985 taxation years, the reduction is equal to:

(i) the sum of the following reductions:

- Basic Tax Reduction of $160 for 1984 and $210 for 1985,
- Child Tax Reduction of $50 for each dependent child claimed by the taxfiler (maximum of $300), and
- Senior Citizens' Tax Reduction of $50 for persons 65 years of age or over,

Minus

(ii) 30% of the difference between the total Adjusted Saskatchewan Tax Payable (must exceed $160 for 1984 and $210 for 1985) and the sum of the reductions in (i).

This program, which began in 1975, is administered by Revenue Canada and funded by the Saskatchewan Department of Finance.

Beneficiaries:	1983 tax year - 190,000 claimants (estimate) 1984 tax year - 190,000 claimants (estimate)
Benefit Expenditures:	1983 tax year - $22,000,000 (estimate) 1984 tax year - $22,000,000 (estimate)

ALBERTA

Alberta Renter Assistance Credit

Any individual who resided in Alberta on the last day of the taxation year and who rented accommodation for at least 120 days during that year may apply for this credit on his federal income tax form. Persons who were under 16, or 65 years of age or over, or were under 21 being claimed as a dependent by a taxpayer as of the end of the year, and persons/spouses who received a Homeowner Refund, a Widows' Renter Assistance Grant or a Senior Citizens' Renter Assistance Grant (see Chapter 2) are ineligible for this grant. Total rental payments include parking and utility costs where these are included in the rent, or the value of services rendered in lieu of rent. For the 1984 and 1985 taxation years, the credit is equal to:

(i) a Basic Credit Allowance equal to $200 plus 5% of total rental payments in Alberta, to a maximum of $500,

Minus

(ii) 1% of the applicant's taxable income.

The minimum credit claimable is $50. This credit is included with any tax refund or is used to reduce any income tax owed. This program, which began in 1974, is administered by Revenue Canada and funded by Alberta Treasury.

Beneficiaries:	1983 tax year -	330,000 claimants
	1984 tax year -	not available
Benefit Expenditures:	1983 tax year -	$86,000,000
	1984 tax year -	not available

Property Tax Reduction Benefits (including Homeowner Refund)

This program provides two separate benefits to Alberta homeowners which enable them to reduce their property taxes. All homeowners automatically have the entire Provincial Education Tax portion of their tax bill paid by the provincial government. For the 1983 tax year, this amounted to an estimated $159,594,000; for the 1984 tax year, to $175,137,000. Dependant on qualifications, homeowners may apply for an additional benefit, known as the Homeowner Refund, to offset their municipal taxes. To be eligible for the Homeowner Refund, the homeowner must have resided in his home for a minimum of 120 days during the calendar year and must not have claimed any Senior Citizens' Renter Assistance Grant or Widows' Renter Assistance Grant (see Chapter 2) for that year. For the 1984 and 1985 taxation years, the Homeowner Refund is calculated as follows:

(i) for non-seniors: the difference between the lesser of $200 or municipal taxes, and the Provincial Education Tax;

(ii) for eligible seniors (persons 65 years of age and over, widow(er)s aged 60-64 whose deceased spouse was 65 years or over and eligible at the time of death, or a widow(er) aged 55-64 who is receiving a Widows' Pension): the difference between the lesser of $1,000 or municipal taxes, and the Provincial Education Tax.

The Homeowner Refund is credited against the applicant's municipal taxes payable. This benefit began in 1973 and is administered by the various municipalities and funded by the Department of Municipal Affairs. The legislative authority is the Property Tax Reduction Act.

Beneficiaries:	1983 tax year -	149,660
	1984 tax year -	162,266
Benefit Expenditures:	1983-84 -	$51,488,000
	1984-85 -	$66,000,000

(NOTE: all above data relate to the Homeowner Refund only)

Remote Area Heating Allowance

Residents of Alberta who do not have access to natural gas may apply for a partial, non-taxable rebate of their heating costs incurred during a given fiscal year. A rebate of up to 35% of the cost of up to 18,185 litres of propane or 12,275 litres of heating oil (or a proportionate combination) is available. Original invoices must accompany any application. This program, which began in 1980, is administered by the Department of Utilities and Telecommunications under the Natural Gas Rebates Act.

Beneficiaries:	1983-84	-	10,000 (estimate)
	1984-85	-	7,000 (estimate)
Benefit Expenditures:	1983-84	-	$2,629,000
	1984-85	-	$2,871,000

BRITISH COLUMBIA

Land Tax Deferment Program

Senior citizens, widow(er)s and certain handicapped persons may defer property taxes on their ordinary place of residence. Taxes which may be deferred are those in excess of the Home Owner Grant coverage. Interest is charged at the rate of 8% on deferred taxes. Taxes and interest become payable when the dwelling ceases to be the person's principal residence. This program, which began in 1974, is administered by the Ministry of Finance under the Land Tax Deferment Act.

Beneficiaries:	March 1984	-	2,901 homeowners
	March 1985	-	2,852 homeowners
Benefit Expenditures:	1983-84	-	$10,730,000
	1984-85	-	$12,887,000 (represent cumulative amount of deferred taxes plus interest)

Home Owner Grant

Homeowners and certain renters may apply for this grant to reduce the amount of property taxes payable. Persons eligible to apply are:

(i) homeowners (for their principal residence only),

(ii) tenants of cooperative housing apartments,

(iii) Lessees in designated apartment buildings with a registered lease (minimum 99 years), and

(iv) eligible occupants of cooperative residences or multi-dwelling leased units.

The amount of the grant varies according to the classification of the applicant. For the 1984 and 1985 taxation years, the grant is calculated as follows:

(i) for persons under 65 years of age: where 1984 property taxes are less than $530, the grant is equal to the amount of tax less $150, otherwise the grant is $380; for the 1985 tax year, the applicant's minimum payment is increased to $175 and the eligible tax is increased to $555;

(ii) for persons who are 65 years of age or over, or in receipt of either GAIN for the Handicapped benefits (see Chapter 4) or a War Veterans' Allowance or a Civilian War Allowance (see Chapter 9), or handicapped as defined by Regulation: where property taxes are less than $631, the grant is equal to the amount of tax less $1, otherwise the grant is $630.

Landlords of eligible apartments receive the grant and are responsible for apportioning it among tenants or lessees. This program, which began in 1957, is administered by the Ministry of Municipal Affairs under the Home Owner Grant Act.

Beneficiaries:	1983-84	-	600,000 eligible households (estimate)
	1984-85	-	621,000 eligible households (estimate)
Benefit Expenditures:	1983-84	-	$259,000,000
	1984-85	-	$268,000,000

YUKON

Homeowners' Grant

Homeowners may apply for a non-taxable grant to offset currently paid school and general taxes. To be eligible, the applicant must have owned and resided in his home for 184 days during the current year. For the 1984 and 1985 property tax years, Old Age Security pensioners receive an enhanced grant which is equal to $350 or 3/4 of their property and school taxes, whichever is less; all other homeowners receive the lesser of either $350, one half of property and school taxes or, where taxes are less than $200, the actual amount of taxes less $100. A minimum tax of $100 must be paid by all homeowners after the grant has been computed. This program, which began in 1976, is administered by the Department of Finance under the Homeowners' Grant Act.

Beneficiaries:	1983-84	-	2,893 applicants
	1984-85	-	2,855 applicants
Benefit Expenditures:	1983-84	-	$821,000
	1984-85	-	$826,000

NORTHWEST TERRITORIES

Homeowner's Tax Rebate Program

Persons who own and occupy their own homes (including mobile homes) may apply for a non-taxable rebate of 50% of municipal taxes. To be eligible, the applicant must have lived in the home for at least 184 days of the current taxation year. The maximum rebate for the 1984 and 1985 taxation years is $400 per household in cities and $100 per household in Taxation Areas. This program, which began in 1981, is administered by the Department of Local Government under the Homeowner's Tax Rebate Act.

Beneficiaries:	1983-84	-	1,543 homeowners
	1984-85	-	1,815 homeowners
Benefit Expenditures:	1983-84	-	$468,000
	1984-85	-	$556,000

Home Heating Oil Assistance Program

Homeowners and renters who pay their own fuel bills and are not residing in Yellowknife may apply for this non-taxable subsidy. Eligible persons who pay more for their home heating oil than the Yellowknife rate may have the first 1,500 gallons (6,819 litres) of fuel per fiscal year subsidized. All applicants are required to submit receipts for fuel oil delivered and paid for. This program is administered by the Northwest Territories Department of Government Services and funded by the federal government.

Beneficiaries:	1983-84	-	16
	1984-85	-	4
Benefit Expenditures:	1983-84	-	$5,000
	1984-85	-	$2,000

CHAPTER 6

PROVINCIAL WORKERS' COMPENSATION PROGRAMS

Workers' compensation programs were established to protect members of Canada's labour force and their dependents against wage loss due to occupational injury or disease and to assist them with medical or other expenses. Each province and territory has legislation (introduced between 1915 and 1977, depending on the jurisdiction) regulating the administration of the program and specifying the industries that are required to provide workers' compensation coverage. Apart from provincial legislation, federal statutes protect federal employees injured in the course of duties, seamen not covered through provincial systems, and discharged inmates injured while working or training in a federal penitentiary. The legislation protects workers in these situations as though they were covered by provincial compensation systems. The federal statutes are administered by the provincial Boards[1].

The Canadian workers' compensation system is based on the principles of collective liability on the part of employers and compulsory insurance for workers guaranteed by a government fund. It provides a mutual insurance scheme through which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. In addition to compulsory coverage for those industries set out in legislation, there is provision in all provinces for elective coverage of other industries, at the discretion of the Board administering the program.

The Compensation Boards responsible for overseeing the system are autonomous agencies of provincial and territorial governments and are responsible for the administration of their respective acts. The primary role of the Boards is the adjudication of whether or not a worker is eligible for compensation. This settlement process is carried out directly with the worker or dependents and it is not necessary for these persons to retain legal counsel. In fact, coverage by a Compensation Board automatically precludes legal action by the worker against his employer. The Boards are also responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, depending on the jurisdiction, for accident prevention and workplace inspections.

It should be noted that several provinces have recently undergone extensive reviews of their workers' compensation systems. The provisions reported in this chapter are as of July 1985, for accidents on or after that time, and do not include historical provisions. Changes to the Québec system which were passed prior to July 1985 but are not effective until August 1985 have also been included. This chapter is intended as an overview; for a detailed explanation of the various provisions of each provincial program readers are advised to contact the provincial Boards.

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1. The term "Boards" is used to refer to Workers' Compensation Boards and Commissions.

Eligibility

General

Originally, workers' compensation covered only those industries considered to be most hazardous. Gradually, coverage has been expanded to include the majority of occupations. Presently 70% to 90% of the labour force, depending on the jurisdiction, is insured through the system.

All employees, both full and part-time, of insured industries are eligible for benefits when they have been injured on the job or have become victims of an occupational disease. When illness (occupational disease) is recognized as originating in the workplace it is compensated as though it were a work-related injury.

The only conditions under which compensation may not be payable are where the worker is disabled for less than a stated period or where the injury is attributable solely, or primarily, to the willful misconduct of the worker and does not result in death or serious disability. In addition, a worker may be required to undergo a medical examination ordered by the Board to determine the extent of injury; rights to compensation may be suspended if such an examination is refused. All injured workers are encouraged to accept any necessary physical and vocational rehabilitation and to obtain suitable employment as soon as they are able.

In most jurisdictions there is a waiting period between the date of injury and the commencement of eligibility for cash benefits. Boards in Manitoba, Saskatchewan, British Columbia and both territories provide no benefits for the day or balance of the day on which the injury occurs; entitlement begins on the day following the impairment. In Newfoundland, Ontario and Alberta, employers are required to pay the worker's wages for the day of the injury and, where disability continues beyond that day, compensation is payable from the day following the accident. Nova Scotia imposes a three day waiting period; however, if the disability continues beyond this period compensation is payable from and including the day of the accident. In Québec, the employer must pay the worker for the day of injury; he must also pay the injured worker the legislated amount of compensation for the first 14 days after the injury. This amount is refunded by the Board if the claim is allowed; if it is disallowed, the worker must reimburse the Board for the full amount. In both Prince Edward Island and New Brunswick, compensation becomes payable on the day of injury if the disability extends beyond that day. If the worker is disabled only for the day of the accident, no compensation is paid. In all jurisdictions, medical aid is immediately available to an injured worker regardless of the waiting period for cash benefits.

Financial Eligibility

Compensation rates are based on the earnings of the injured worker at the time of the accident, up to the legislated maxima; in Québec, however, the worker may add any Unemployment Insurance benefits received for the twelve-month period immediately preceding the injury to his annual work income for benefit calculations. Although benefits are reduced by the amount of any Canada Pension Plan disability entitlement in some jurisdictions, no other assets or sources of income are considered.

Benefits

Injured workers may receive one or a combination of the following types of benefits: cash compensation, medical aid and/or rehabilitation services. Cash compensation may be payable to the injured worker in respect of a temporary or permanent disability, and to surviving dependents in the case of the worker's death. In all jurisdictions, payments are non-taxable. In most jurisdictions, ongoing payments are made every second week.

Compensation levels are based upon a proportion of the worker's insurable earnings prior to the accident, and/or the extent and duration of the disability. Increasingly, Boards are considering the worker's earning capacity after the injury in conjunction with, or instead of, basing compensation on disability. Until a few years ago, extent and duration of disability were the sole considerations for compensation. These two factors are determined through medical examination and disability rating schedules maintained by the Boards, while the proportion of insurable earnings is legislated for each jurisdiction. In Prince Edward Island, Nova Scotia, Manitoba, British Columbia and both territories, wage loss compensation is based upon 75% of the worker's average pre-accident earnings. In Saskatchewan, awards are based upon 75% of the estimated loss of gross earnings. All other provinces base compensation on 90% of the worker's net pre-accident earnings[1]. The above-mentioned percentages of earnings are applied in cases of both temporary and permanent disability awards, and, in some jurisdictions, of benefits to surviving dependents. In all cases, a ceiling is placed on the annual amount of earnings considered to be insurable for the worker; however, these maxima vary considerably among provinces. Table 6.1 presents maximum insurable earnings and benefit levels as well as the basis for calculation of wage loss compensation (for both total and partial disability) for all provinces.

Cash Compensation

Temporary Disability Compensation

Medical examinations and disability rating schedules assess whether a temporary impairment is partially or totally disabling to the worker. The amount of compensation is then determined according to legislated guidelines and subject to specified maxima. In cases of **temporary total disability**, payments are based upon 75% of average earnings, 90% of net earnings, or 90% of net earnings loss, depending on the jurisdiction (noted above). In Newfoundland and New Brunswick, any compensation awards are reduced by Canada Pension Plan (CPP) disability benefits; this reduction applies after receipt of benefits for one full year in Saskatchewan and after two years in the Yukon. It should be noted that recipients of temporary total disability benefits are not simultaneously entitled to Unemployment Insurance (UI) benefits (see Chapter 8).

Temporary partial disability is compensated with a proportion of earnings based upon earning impairment, degree of disability, or a combination of the two. Newfoundland, New Brunswick, Ontario, Saskatchewan and British Columbia base benefits on a percentage of the difference between pre- and post-accident earnings. Both territories base awards solely on the degree of disability, while the remaining provinces use a combination of the two methods in determining the amount of the cash award. The reduction in benefits for persons receiving CPP benefits which is discussed above also applies to cases of temporary partial disability. Temporary partial disability benefits are treated as earnings for purposes of the UI program.

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[1] "Net earnings" refers to wages after deductions for income tax, Canada Pension Plan and Unemployment Insurance.

Wage loss compensation is payable for the duration of earnings loss or disability, except in Saskatchewan, New Brunswick, Yukon and Québec. In the first two provinces and Yukon, all benefits are payable to age 65 at which time an annuity becomes payable. Annuities are built up through contributions by the Board, plus accrued interest earned on the contributions over the period of compensation. Persons injured at age 63 may receive regular wage loss compensation for two full years before conversion to an annuity applies.

In Québec, the worker's situation is reviewed two years after the date on which he first became able to resume employment. This includes appropriate employment other than his pre-accident position. The review examines the worker's earnings to see that his benefits remain equivalent to any wage loss experienced between pre-and post-accident wages. Three years after the initial review, and every five years thereafter, the benefit is reviewed in the same way. His benefits will cease when one of the following occurs: he resumes his former employment, he earns from his new employment a gross annual income equal to or greater than his pre-accident income, he dies, or he reaches age 68. In the last case, during the final three payment years, the benefits will be reduced by 25%, 50%, and 75% respectively.

Permanent Disability Compensation

All jurisdictions provide wage loss compensation to workers who suffer **permanent total disability** (as determined by medical examination and disability rating schedules); awards may be based upon 75% of gross average wages, or 90% of net earnings or of net earnings loss, depending on the jurisdiction (see above). In addition to these payments, which are made for the duration of earnings loss or disability, Newfoundland, New Brunswick, Québec, Saskatchewan and Yukon provide a lump sum payment based on the degree of disability. Both wage loss and lump sum amounts are subject to specified maxima. Nova Scotia also provides a stipulated monthly amount for each child still attending school to workers suffering permanent total disability.

Compensation based on earning impairment, degree of disability or both, depending on the jurisdiction, is payable in cases of **permanent partial disability**. The five jurisdictions noted above also provide lump sum amounts, up to certain maxima, based on degree of disability.

As with temporary compensation, all wage loss benefits for permanent disability are reduced by the amount of any CPP disability benefits received by claimants in Yukon, Saskatchewan and New Brunswick. Also, the provisions described above for annuities at age 65 apply in cases of permanent disability wage loss payments. The Québec provisions regarding review of benefits and cut-off at age 68 also apply to permanent disability cases.

Benefits to Surviving Dependents

In cases of the worker's death from a work-related injury or illness, dependents are entitled in all jurisdictions to cash compensation as well as payments for funeral and related expenses. Cash compensation includes a lump sum payment as well as ongoing benefits, the amount and duration of which may vary according to the age and employability of the surviving spouse as well as the number of dependent children. Prince Edward Island, Nova Scotia, and both territories have established fixed amounts payable according to the circumstances of the dependent(s). The remaining provinces provide benefits based on a percentage of the deceased worker's earnings. In all cases, benefits are higher where there are dependent children of school age or younger.

In most jurisdictions, depending upon the age and circumstances of the surviving spouse, benefits continue until death or remarriage. Generally, upon remarriage, a lump sum equivalent to the monthly allowance for one or two years, or some other specified amount, is paid to the deceased worker's spouse. In Alberta, Québec and Ontario, pensions to widows continue after remarriage. Payments on behalf of dependent children continue regardless of the remarriage of a surviving spouse. In all jurisdictions, if a child's remaining parent dies, he becomes eligible for the usually higher benefits payable to orphans.

In Saskatchewan, survivors' benefits are payable for a maximum of five years unless undue hardship would result. The Québec system provides a large lump sum (not less than $50,000) plus benefits payable for a period of one, two or three years, according to the spouse's age. In New Brunswick, benefits are converted to an annuity (see "temporary disability") at age 65. Both New Brunswick and Saskatchewan reduce survivors' benefits by any CPP entitlement.

In addition to the cash benefit provisions for a surviving spouse, most jurisdictions provide vocational rehabilitation services to assist the spouse in obtaining gainful employment if this is feasible. Most jurisdictions also provide cash benefits to dependents of the deceased worker, other than the surviving spouse and children. The amount of the benefit is generally fixed by legislation or determined by the Board. Table 6.2 outlines cash benefits payable to surviving spouses.

Indexation Provisions

There is considerable variation among the provinces regarding the adjustment of both the amount of maximum insurable earnings and of permanent disability pensions. In Manitoba, Saskatchewan and British Columbia, maximum insurable earnings are adjusted automatically each year according to the evolution of average wages. Québec adjusts its maximum automatically on an annual basis to reflect 150% of average wages, while Ontario adjusts on an ad hoc basis by legislative amendment using a percentage of average wages. Adjustment is automatic in both New Brunswick and Yukon, based on 150% of composite industrial wages and the evolution of average wages of accident victims, respectively. This latter indicator is established by the Yukon Board as the average weekly earnings, in the immediately preceding twelve-month period, of workers who received compensation for accidents which occurred in that period. In Newfoundland, maximum insurable earnings levels are indexed annually by Order-in-Council on the basis of 250% of average industrial wages. The remaining provinces and Northwest Territories review earnings levels on an ad hoc basis and adjustments are made by legislative amendment or Order-in-Council, depending on the jurisdiction.

Indexation of permanent disability pensions in pay also varies among provinces. Nova Scotia, Québec, Saskatchewan, British Columbia and Yukon adjust pensions automatically based on the Consumer Price Index (CPI). Ontario, Manitoba and Alberta also rely on the CPI; however, adjustments are made on an ad hoc basis by legislative amendment. Newfoundland and New Brunswick base annual indexation on the evolution of wages, by Order-in-Council in the first case and as an automatic adjustment in the second. In Prince Edward Island and the Northwest Territories, changes are made by legislative amendment on an ad hoc basis.

Medical Aid

In the case of any accident, and regardless of any cash compensation, medical aid must be provided. All workplaces must be equipped to administer immediate first aid; in certain jurisdictions the Boards are responsible for the specification of such equipment. In addition, surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance) and the replacement and repair of dentures and eyeglasses may also be provided. Other items of care not stated in the legislation may also be made available if approved by the Board.

Where deemed appropriate, workers suffering permanent total disability may receive allowances for personal care or attendant care. In cases of permanent disability where artificial limbs are required, clothing allowances may be provided. Both of these benefits are in addition to regular wage loss compensation. There is considerable variation among the provinces regarding the benefit level for these items.

Rehabilitation Services

The workers' compensation system also provides physical and vocational rehabilitation services to injured workers. In fact, these services are integral to the program, as all Boards emphasize the need to return workers to suitable employment whenever possible. In some jurisdictions Boards are required to prepare a personal rehabilitation plan with the worker's collaboration. Services may include vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

Financing

Although workers' compensation programs are administered through Boards, the system is funded entirely by employers. Compensation costs are regarded as a direct production expense. Associated risk, number of employees and the workers' earnings are factors which are taken into consideration in the assessment of industries. Large Crown corporations, governments and government-owned or licensed operations are classified as 'self-insurers' and pay the actual compensation costs as well as an administration fee to the Board in their particular jurisdiction.

Table 6.1

Provincial Workers' Compensation Programs
Wage Loss Benefits
by Province/Territory

July 1985

Province/ Territory	Maximum Insurable Earnings ($)	Compensation for Permanent Total Disability[1]	Maximum Monthly Benefits ($)	Minimum Monthly Benefits ($)	Compensation for Permanent Partial Disability[1]
Newfoundland	45,500	Lump sum, minimum $1,000 to a maximum of $45,500 plus payments at 90% of weighted net income[2]	2,250.40[e]	866.67[3]	Lump sum, minimum $1,000 to $45,500, plus a proportion of 90% of net weighted income based on loss of earnings[2]
Prince Edward Island	17,000	75% of average pre-accident wages	1,062.49	260.00[3]	Proportion of 75% of wages, based on degree of disability or loss of earnings
Nova Scotia	24,000	75% of average pre-accident wages	1,500.00[4]	509.00[3,4]	Proportion of 75% of wages, based on degree of disability
New Brunswick	29,400	Lump sum, minimum $500 to a maximum of $29,400 plus payments at 90% of net loss of earnings[5,7]	1,653.21[6]	--	Lump sum, minimum $500, based on degree of disability, plus 90% of net loss of earnings[5,7]
Québec	33,000	90% of weighted net income[2,8]	1,832.75[6]	607.18	A proportion of 90% of weighted net income based on loss of earnings[2,8]
Ontario	31,500	90% of net average earnings[2]	1,849.00	875.00	Proportion of 90% of net average earnings, based on degree and nature of disability. Supplements payable when earnings loss differs significantly from degree of disability
Manitoba	29,000	75% of average gross earnings at the time of the accident	1,812.50	693.00[3]	Proportion of 75% of wages deemed sufficient by the Board to compensate for physical loss; additional sums in certain circumstances
Saskatchewan	33,000	Lump sum, minimum $500 to a maximum of $15,000 plus payments at 75% of gross lost earning capacity[5,7]	2,026.50	843.75	Lump sum minimum $500 based on percentage of disability, plus 75% of gross earnings loss[5,7]
Alberta	40,000	90% of net earnings[2]	2,211.78	675.00	Proportion of 90% of weighted net income based on degree of disability and estimated loss of earning capacity[2]
British Columbia	32,400	75% of average pre-accident wages	2,025.00	820.25	Proportion of 75% of wages, based on degree of disability
Yukon	28,500	Lump sum, minimum $500, to a maximum of $27,000 plus payments at 75% of earnings loss[5]	1,781.25	550.33[3]	Lump sum minimum $500 based on percentage of disability, plus 75% of earnings loss[5]
Northwest Territories	30,400	75% of average pre-accident wages	1,900.00	836.00[3]	Proportion of 75% of wages, based on degree of disability

-- - not applicable
e - estimate

1. Benefits for temporary disability, both total and partial, are calculated on the same basis as are permanent benefits; benefit amounts are calculated on a weekly basis. No lump sum payments are made in the case of temporary disability.
2. Represents a worker's gross earnings less income tax, Unemployment Insurance and Canada or Québec Pension Plan deductions.
3. Or earnings, if less.
4. Plus $143 per child in school.
5. Compensation is subject to reduction by disability entitlement under the Canada Pension Plan. In Saskatchewan this is applicable after one year of benefits and in the Yukon after two years.
6. This amount is payable to a worker with two dependents. Benefits may be higher or lower, depending on the worker's family size.
7. See text for variations in cases of persons age 65 or over.
8. Effective August 19, 1985, a lump sum payment based on the degree of disability and age of the worker is also provided.

Table 6.2

Provincial Workers' Compensation Programs
Benefits to Surviving Spouses[1]
by Province/Territory

July 1985

Province/ Territory	Immediate Lump Sum ($)	Pension Benefits		Benefits Payable on Remarriage (Lump Sum)
		Sole Dependent Spouse[1]	Dependent Spouse[1]/ Two Children[2]	
Newfoundland	90% of 2.5 times the deceased worker's net earnings	75% of worker's net earnings, to age 65	as per 'Sole Dependent Spouse'; immediate lump sum increases with number of children	lesser of $5,000 or 1 year's pension from marriage date
Prince Edward Island	500	$450 monthly	$650 monthly	1 year's pension
Nova Scotia	1,000	$547 monthly	$833 monthly	$2,800
New Brunswick	Nil	80% of worker's net earnings, less CPP benefits[3]	as per 'Sole Dependent Spouse'	1 year's pension
Québec	minimum 500[7]	55% of 90% of worker's weighted net income for life[8]	70% of 90% of worker's weighted net income[9]	pension ceases; all spouses have the right to a pension for a minimum of 5 years[10]
Ontario	20,000-60,000	50% of worker's net average earnings[4]	90% of worker's net average earnings[4]	pension continues after remarriage
Manitoba	1,305	greater of 75% of worker's average gross earnings or $693 monthly	greater of 75% of worker's average gross earnings or $1,005 monthly	$3,600
Saskatchewan	1,000	75% of worker's gross earnings loss[5]	as per 'Sole Dependent Spouse'[5]	balance of 5 years' monthly pension (maximum 24 months)[5]
Alberta	1,100	90% of worker's net earnings; payable for 5 years[6]	as per 'Sole Dependent Spouse'[6]	pension continues after remarriage
British Columbia	1,292.64	60% of 75% of worker's average earnings, less CPP benefits	75% of worker's average earnings less CPP benefits	2 years' pension
Yukon	1,348	$718 monthly	$1,084 monthly	$6,749
Northwest Territories	1,216	$836 monthly	$1,216 monthly	$10,032

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1. For the purposes of this table, spouses are 50 years of age or over and not working; benefits in some provinces are adjusted according to age and/or employability.
2. Children are considered to be 16 years of age or less. Benefits may be payable after this age, depending on the province. Québec pays a sum of $9,000 to students over 18.
3. Conversion to an annuity at age 65. See text for details.
4. Any CPP surviving spouse's pension is deducted from the worker's average earnings used as the basis of compensation.
5. Benefits payable for five years or until the youngest child reaches 16 years of age. After one year, benefits are reduced by CPP entitlement, except where minimum benefits are paid.
6. After five years, benefits are gradually reduced over five years. Full benefits are payable beyond five years until the youngest child reaches 18 years of age.
7. Effective August 19, 1985, the minimum lump sum is increased to $50,000.
8. Effective August 19, 1985, this amount is payable for three years only.
9. Effective August 19, 1985, as for "sole dependent spouse" plus $500 monthly.
10. Effective August 19, 1985, all spouses have the right to a $50,000 lump sum plus a pension for three years.

Table 6.3

Provincial Workers' Compensation Programs Number of Claims Settled by Province/Territory and Type of Benefit[1]

1983 and 1984

Province/Territory	1983[2]				1984[2,3]			
	Wage Compensation and Medical Expense[4]	Medical Expense Only	Death	Total	Wage Compensation and Medical Expense[4]	Medical Expense Only	Death	Total
Newfoundland	7,958	7,133	24	15,115	9,120	6,987	20	16,127
Prince Edward Island	1,627	1,624	3	3,254	1,742	1,738	1	3,481
Nova Scotia	12,036	17,029	25	29,090	11,181	17,723	17	28,921
New Brunswick	11,149	11,046	16	22,211	11,087	11,445	18	22,550
Québec	166,306	147,530	112	313,948	179,100	168,423	139	347,662
Ontario	147,447	175,871	219	323,537	171,799	192,919	203	364,921
Manitoba	19,214	15,578	31	34,823	21,209	23,162	27	44,398
Saskatchewan	16,011	18,002	35	34,048	16,552	21,488	40	38,080
Alberta	45,383	7,981	95	53,459	50,862	10,367	96	61,325
British Columbia	63,143	56,413	148	119,704	59,910	55,314	134	115,358
Yukon	1,058	--	1	1,059	1,023	--	1	1,024
Northwest Territories	1,212	1,586	9	2,807	1,254	2,087	14	3,355

-- not applicable

1. Categories are mutually exclusive.
2. Figures represent the total number of claimants compensated during the 1983 and 1984 calendar years, with the exception of Québec and Newfoundland. Figures for these provinces represent claims compensated in 1983-84 and 1984-85.
3. 1984 data are preliminary.
4. Figures are for all wage loss claims; no breakdown of temporary/permanent disability is available.

Table 6.4

Provincial Workers' Compensation Programs
Benefit Expenditures
by Province/Territory and Type of Benefit[1]

1983 and 1984

($000's)

Province/Territory	1983[2]					1984[2,3]				
	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total
Newfoundland	15,042	6,097	7,204	27	28,370	16,177	6,418	7,326	33	29,954
Prince Edward Island	1,043	1,091	819	2	2,955	1,250	1,155	909	1	3,315
Nova Scotia	29,672	13,513	7,838	37	51,060	29,691	14,489	9,088	30	53,298
New Brunswick	16,780	10,995	11,334	14	39,123	16,805	11,290	11,472	13	39,580
Québec	302,438	222,442	110,386	250	635,516	344,622	294,409	121,528	331	760,890
Ontario	459,490	268,983	131,576	44	860,093	520,637	305,226	152,709	39	978,611
Manitoba	24,394	12,489	13,522	0	50,405	29,518	14,841	19,236[4]	--	63,595
Saskatchewan	32,491	22,602	13,981[4]	--	69,074	35,425	28,817	16,685[4]	--	80,927
Alberta	98,510	91,464	60,532	--	250,506	98,274	93,850	41,423	--	233,547
British Columbia	119,018[5]	84,137	58,040	445	261,640	112,275	97,560	64,034	574	274,443
Yukon	674	1,898	395	--	2,967	730	737	550	--	2,017
Northwest Territories	992	1,872	555	4	3,423	1,576	2,416	892	7	4,891

-- not applicable

1. Claimants may receive more than one type of benefit.
2. Figures represent total expenditures on compensation in the 1983 and 1984 calendar years, with the exception of Québec and Newfoundland. Figures for these provinces represent compensation payments made with respect to 1983-84 and 1984-85.
3. 1984 data are preliminary.
4. Funeral expenses are included in this figure.
5. Excludes rehabilitation; these amounts have been included under "Medical and Related".

CHAPTER 7

CANADA AND QUÉBEC PENSION PLAN PROGRAMS

The Canada Pension Plan and Québec Pension Plan (Régime de rentes du Québec), which were introduced in January 1966, are compulsory contributory social insurance plans which are designed to protect workers and their families against loss of income due to retirement, disability or death. The Canada Pension Plan (CPP) operates in all regions of Canada except Québec, which has exercised its constitutional prerogative to establish a comparable provincial pension plan in lieu of the CPP. Both plans provide retirement, disability, and survivors' pensions, disabled contributors' children's benefits, orphans' benefits and death benefits.

The Department of National Health and Welfare is responsible for the administration of all parts of the Canada Pension Plan Act except Part I, which concerns coverage and contributions. Part I comes under the jurisdiction of Revenue Canada, Taxation. The Québec Pension Plan Act (Loi sur le régime de rentes du Québec) is administered by the Québec Pension Board (Régie des rentes du Québec), while contributions and contributory status are the responsibility of the Québec Ministry of Revenue (Ministère du Revenu du Québec).

There is reciprocity between the two plans to ensure coverage for all adult Canadians in the labour force. A "dual contributor" who has at different times made contributions to each of the plans should apply for benefits to the plan in effect in his usual place of residence at the time of application. In the case of survivors' benefits, the contributor's place of residence at the time of death determines which plan will pay the benefits.

The two plans are similar in terms of eligibility criteria, benefits, and financing. The following description applies to both plans, differences having been indicated where relevant.

Eligibility

General

Contributions must have been made to the Canada or Québec Pension Plan (CPP or QPP) in order for a person or his dependents to be eligible for benefits. The majority of working Canadians and their dependents are eligible since contribution to one of the plans is compulsory for most employed and self-employed Canadians between the ages of 18 and 65. Persons over age 65 who are still in the labour force have the option of contributing until age 70. Persons already receiving disability or retirement benefits or those with earnings below a certain minimum, which is known as the Year's Basic Exemption ($2,300 in 1985), do not contribute. All benefits under C/QPP are payable regardless of where the beneficiary lives, whether in Canada or abroad.

Spouses working in small unincorporated businesses such as family farms, fishing operations and neighbourhood stores are also eligible to contribute to the C/QPP because the salary paid to a spouse may be deducted from the gross income of the business. The portion of the spouse's salary which exceeds the Year's Basic Exemption is then considered as pensionable earnings for the purposes of C/QPP, thus allowing the spouse to participate in one of the plans. The employer-spouse must pay the employer's share of the contribution.

Division of Pension Credits

Pension credits (unadjusted pensionable earnings) earned by one or both spouses during marriage may be divided equally between them in the event of marriage dissolution, i.e., upon divorce or legal annulment. Dissolution must have occurred on or after January 1, 1978 for splitting of CPP credits and on or after January 1, 1977 with respect to QPP credits. This provision applies to spouses who have cohabited for at least three consecutive years during the marriage. Application for the credit split must be made by one of the spouses within three years of marriage dissolution.

International Social Security Agreements

Reciprocal International Social Security Agreements with certain other countries are designed to avoid duplication of coverage, to ensure that no one is left without coverage, and to ensure that eligible persons may contribute under the plan of one country or the other. As of July 1985, such agreements are in force between the federal government and Italy, France, Portugal, Greece, Jamaica and the United States. Agreements with Barbados, Belgium, Sweden and Denmark are awaiting ratification. Québec has agreements in force with Italy, France, Portugal, Greece, and the United States; no agreements are awaiting ratification.

In order to establish eligibility for C/QPP disability, survivors' or death benefits, persons residing in Canada may add the credits which they have earned under the social security system of a reciprocating country to their Canadian credits. (The reverse is also true with respect to a former Canadian resident living in a reciprocating country.) Where this totalization provision of the agreements is used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is in proportion to the actual credited periods earned under its legislation. The C/QPP retirement pension does not fall within the scope of the agreements since it is payable if a person has made one valid contribution to CPP or one year of contributions to QPP.

Financial Eligibility

Eligibility for C/QPP benefits is not based on income or assets but rather on contributions which have been made to one, or both, of the plans. Retirement, survivor's, disability and death benefit levels are based on the average adjusted pensionable career earnings of the contributor (see "Benefits"). The orphan's and disabled contributor's child's benefit amounts are not related to these career earnings.

Benefits

The Canada and Québec Pension Plans provide the following monthly benefits which are taxable: a retirement pension, a disability pension, a surviving spouse's pension, a disabled contributor's child's benefit, and an orphan's benefit. The lump sum death benefit is not taxable. Application must be made for each of these benefits. With the exception of the death benefit, retroactive payments may be made upon application on behalf of persons who were otherwise eligible for a benefit but who died without applying. Once benefits are in pay, they are adjusted annually to reflect increases in the Consumer Price Index for the 24-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits, however, have been equal to a flat rate of $29 per month since January 1, 1974. Initial benefit levels are based on adjusted pensionable career earnings (see "Retirement Pension"). CPP and QPP maximum benefit levels for 1985 are shown in Table 7.1. Benefit levels for 1982 to 1985 may be found in Appendix C.

Contributory Period

The C/QPP contributory period is the period starting as of the inception of the plans in January 1966 or since the beneficiary turned 18 years of age, whichever is later, and ending when he ceases working or turns 70 years of age. When calculating benefits for a beneficiary having a contributory period of at least 10 years, there are provisions which allow a person to drop, from his contributory period, months of low or zero earnings totalling up to 15% of the total period. This drop-out provision, however, cannot serve to reduce the contributory period to less than 10 years. Should an individual choose to defer application for a retirement pension beyond age 65, months of pensionable earnings after age 65 may be substituted for months of low or no pensionable earnings prior to age 65. Any month during which a disability pension was payable is excluded from the contributory period.

A special child-rearing drop-out provision allows for the exclusion from the benefit calculation of any months of low or zero earnings which occurred after January 1, 1966 when a person was caring for a child under age seven and was in receipt of Family Allowance benefits in respect of the child. The CPP provision is in effect for calculation of any benefits which become payable after January 1, 1978; the QPP child-rearing drop-out clause has been in effect since January 1, 1977.

Retirement Pension

A retirement pension is payable to a person who is aged 65 or over who has made one valid contribution to CPP or to a person aged 60 or over who has contributed for at least one year to QPP. Persons aged 60-64 who apply for the QPP retirement pension must have retired from work; C/QPP applicants over age 65 are eligible for a retirement pension regardless of whether or not they have stopped working. Once a retirement pension becomes payable, or a person reaches age 70, no further C/QPP contributions can be made. Up to 12 months of retroactive payments may be made to contributors who have reached age 65 and who make late application to CPP, or to those over age 70 who make late application to QPP, provided that the person did not contribute to one of the plans during the retroactive period. Effective April 1985, application for the QPP retirement pension can be made up to 12 months prior to the date that the first benefit is payable.

The annual retirement pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. Pensionable career earnings are those earnings received for each eligible year worked which are less than or equal to the relevant Year's Maximum Pensionable Earnings (YMPE). Adjustment of these earnings involves expressing all actual earnings in terms of the average YMPE for the year in which the contributor retires and the two previous years. The maximum retirement pension is equal to 25% of this average; it is payable to persons whose contributory period is at least 10 years and whose pensionable earnings each year are at least equal to the YMPE.

Since January 1, 1984, payment of the QPP retirement pension to a contributor can begin between the ages of 60 and 70. The "regular" pension is payable at age 65. For persons retiring between ages 60 and 64, this pension is reduced by 0.5% for each month left until their 65th birthday (or 6% per year). Conversely, persons who continue to work and contribute to QPP after their 65th birthday will receive the pension to which they would have been entitled at age 65 increased by the same percentage for each month from their 65th birthday until they receive their first pension payment (up to their 70th birthday). The maximum increase in the pension is 30%. Once entitlement is calculated (whether increased or decreased as above), the pension remains the same except for annual indexation.

Disability Pension

Provided that contributions have been made for a minimum qualifying period, a disability pension is payable to a person who has a severe and prolonged mental or physical disability. The benefit consists of a flat-rate sum plus an earnings-related portion equal to 75% of the imputed retirement pension.

A person is eligible if he is incapable of regularly pursuing any substantially gainful occupation due to a disability which is likely to be of long or indefinite duration or is likely to result in death. The minimum qualifying provision is met if contributions to one of the plans have been made during five of the last ten calendar years and for one-third of the contributory period. For the purposes of determining eligibility for a disability pension, the contributory period is deemed to end in the month that benefits became payable. A Disability Determination Board is responsible for assessing each application for CPP disability benefits; applicants for the QPP benefits must satisfy the Québec Pension Board that they are eligible. Beneficiaries under either plan may be required to provide additional supporting documentation.

Changes to the eligibility of persons over 60 years of age for the QPP disability pension came into effect on January 1, 1984. A disabled person's inability to perform in his usual occupation now qualifies him for benefits, rather than having to show inability to engage in any gainful employment. In addition, contributions for persons over age 60 need only have been made for a minimum of one-third of the normal contributory period; it is no longer necessary to have contributed during five of the last ten years.

Since the Unemployment Insurance program provides sickness benefits for a maximum of 15 weeks, C/QPP disability benefits commence with the fourth month following the disability and continue until the beneficiary ceases to be disabled, reaches age 65 (at which time the C/QPP retirement pension is payable), reaches age 60 and applies for a QPP retirement pension, or dies. The QPP disability pension is also terminated if the beneficiary obtains paid employment for more than three months at a wage of more than $600 per month. In some jurisdictions, workers' compensation benefits may be reduced by the amount of C/QPP disability benefit received by an eligible worker (see Chapter 6). Retroactive disability payments may be made for up to eight months starting from the month that the person was deemed disabled.

Surviving Spouse's Pension

Benefits are payable to the surviving legal spouse of a deceased contributor, providing contributions have been made for a minimum qualifying period, of three to ten years, based on the length of the contributory period. Payment to a common-law spouse is subject to further legislated conditions; the final discretion rests with the Minister of National Health and Welfare (CPP) or the Québec Pension Board (QPP). This is a new provision for QPP, effective April 1985. Retroactive benefits are payable for up to 12 months.

A benefit consisting of a flat-rate portion and 37.5% of the contributor's actual or imputed retirement pension is payable to a surviving spouse aged 45 to 64 years or to a surviving spouse under age 45 who is disabled or has dependent children. There is a pro-rated reduction in this benefit when the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children. The reduction is 1/120th for each month that the surviving spouse's age when widowed was less than 45 years. A spouse who is under age 35 when widowed, and is neither disabled nor has dependent children, is not eligible for a surviving spouse's pension before reaching age 65, unless he subsequently becomes disabled. A surviving spouse over age 65 receives a benefit equal to 60% of the contributor's actual or imputed retirement pension calculated at the time of the contributor's death. A beneficiary of a CPP surviving spouse's pension loses the benefits upon remarriage; benefits are reinstated if the marriage ends. The pension also ceases to be paid if the survivor ceases to be disabled or to have dependent children in his care.

On January 1, 1984 the QPP surviving spouse's pension payable to beneficiaries between the ages of 55 and 64 was increased by just over $60 monthly in addition to the normal annual increase. Furthermore, QPP surviving spouse's pension beneficiaries now continue to receive their pension if they remarry, regardless of their age. Persons who lost their surviving spouse's pension when they remarried may have it reinstated upon application. In the case of remarriage of a surviving spouse and effective retroactively to January 1984, adoption of a dependent child of a contributor by the new spouse will not cause the QPP surviving spouse's pension to be reduced or terminated.

Disabled Contributor's Child's Benefit and Orphan's Benefit

The disabled contributor's child's benefit and the orphan's benefit consist of a fixed monthly amount which is payable on behalf of a dependent child of a beneficiary of a disability pension and a surviving spouse's pension, respectively. The benefits are paid with respect to an unmarried child up to the age of 18, or up to the age of 25 in the case of a full-time student. Only one orphan's benefit is payable in respect of each child even if both parents were former contributors. Retroactive orphan's benefits are payable for up to 12 months; retroactive disabled contributor's child's benefits are payable for up to eight months. Benefits terminate if the child is adopted, marries, or is over 18 years of age and not in full-time attendance at a school or university. The disabled contributor's child's benefit also terminates when the disability pension ceases to be payable to the contributor.

Death Benefit

A death benefit is payable to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to ten years, depending on the length of the contributory period). The benefit consists of a lump sum payment equal to six months of a retirement pension up to a maximum of 10% of the Year's Maximum Pensionable Earnings for the year of death. There is no time limit regarding application for the CPP death benefit; however, application for the QPP benefit must be made within five years of the death of the contributor.

Combined Pension

A combined pension, consisting of a surviving spouse's pension and a retirement or disability pension, may be payable to widowed contributors who are otherwise eligible for a retirement or a disability pension. In such cases, a limit equal to the maximum monthly retirement pension is placed on the total amount payable.

Financing

The Canada and Québec Pension Plans are funded through employer and employee contributions plus interest earned on the investment of funds which are in excess of benefit and administrative expenses. Through the Canada Pension Plan Investment Fund, these excess funds are made available to the provinces for investment under a formula based on the ratio of a province's contribution to total contributions to the Plan. The Québec Deposit and Investment Fund (Caisse de dépôt et de placement du Québec) manages the excess QPP funds.

Employee contributions to CPP or QPP are made at a rate of 1.8% of contributory earnings, these being earnings falling between the Year's Basic Exemption (YBE) of $2,300 and the Year's Maximum Pensionable Earnings (YMPE) of $23,400 in 1985. Maximum contributory earnings are, therefore, $21,100. Persons earning incomes at or above the YMPE pay the maximum premium. Employers match the employees' contributions while self-employed persons contribute the total 3.6% themselves, on the same earnings range. In 1985, the maximum annual contribution for an employee is $379.80, $759.60 for the self-employed. These contributions are deductible for income tax purposes.

Since January 1976, and at the beginning of each subsequent year, the YMPE has been increased by 12.5% annually, and will continue to be until it equals the average annual earnings of Canadian workers, as represented by the Industrial Composite of Weekly Wages and Salaries published by Statistics Canada. (The YMPE is now about 80% of the Industrial Composite average.) Thereafter, the YMPE will be increased annually in line with this average. These increases also affect the YBE since it is about 10% of the YMPE.

Table 7.1

Canada and Québec Pension Plans
Maximum Monthly Benefits
by Type of Benefit

1985

Type of Benefit	Canada Pension Plan	Québec Pension Plan
Retirement Pension at age 65[1] (Earnings-related)	$ 435.42	$ 435.42
Disability Pension	414.13	550.97
(i) Flat-rate portion	(87.56)	(224.40)
(ii) Earnings-related portion	(326.57)	(326.57)
Surviving Spouse's Pension		
(a) 65 and over (Earnings-related)	261.25	261.25
(b) 55-64[2]	250.84	450.38
(i) Flat-rate portion	(87.56)	(287.10)
(ii) Earnings-related portion	(163.28)	(163.28)
(c) Under 55	250.84	387.68
(i) Flat-rate portion	(87.56)	(224.40)
(ii) Earnings-related portion	(163.28)	(163.28)
Combined Pension[3]	435.42	435.42
Disabled Contributor's Child's Benefit (Flat-rate)	87.56	29.00
Orphan's Benefit (Flat-rate)	87.56	29.00
Death Benefit (Lump Sum)	2,340.00	2,340.00

1. As of January 1, 1984, the Québec Pension Plan includes a flexible retirement provision. The maximum monthly pension for 1985 varies from $304.79 at age 60 to $566.05 at age 70 or over.
2. New category, effective January 1, 1984 for the Québec Pension Plan.
3. Surviving spouse's pension plus retirement or disability pension. See footnote '1' concerning the QPP retirement pension.

Table 7.2a

Canada and Québec Pension Plans
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1984

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Total[2]	Death Benefit[3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	18,233	3,795	2,996	7,580	4,147	36,006	1,270
Prince Edward Island	7,191	761	386	2,237	984	11,088	368
Nova Scotia	47,453	10,382	5,911	17,628	6,633	84,889	2,808
New Brunswick	36,225	5,559	3,061	12,919	4,951	60,176	2,049
Québec							
Canada Pension Plan	3,459	630	186	1,965	961	7,032	494
Québec Pension Plan[4]	320,936	31,102	10,362	133,605	39,774	518,241	18,800
Ontario	499,145	64,678	22,258	176,580	46,238	766,971	28,449
Manitoba	69,430	5,576	1,355	21,130	5,650	97,696	3,463
Saskatchewan	63,664	3,966	1,355	18,570	5,252	88,874	3,008
Alberta	94,219	7,283	2,120	30,246	10,321	137,304	5,477
British Columbia	170,647	15,803	4,290	48,638	13,115	240,846	8,541
Yukon	414	46	16	216	176	836	64
Northwest Territories	297	26	42	218	364	935	69
Outside Canada	8,225	1,039	550	3,470	1,689	14,600	487
Total							
Canada Pension Plan	1,018,602	119,544	44,526	341,397	100,481	1,547,253	56,547
Canada and Québec Pension Plans	1,339,538	150,646	54,888	475,002	140,255	2,065,494	75,347

1. Does not include persons paid under International Social Security Agreements.
2. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once in the total number of beneficiaries. The number of beneficiaries of death benefits is excluded from the total.
3. Total number of beneficiaries for 1983-84.
4. QPP figures include beneficiaries in all provinces as well as outside Canada.

Table 7.2b

Canada and Québec Pension Plans
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1985

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Total[2]	Death Benefit[3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	19,723	3,905	3,025	8,233	4,072	38,072	1,225
Prince Edward Island	7,633	751	328	2,417	932	11,509	401
Nova Scotia	50,382	10,810	5,683	18,943	6,359	88,563	2,722
New Brunswick	38,480	5,713	2,963	13,916	4,686	62,766	2,074
Québec							
Canada Pension Plan	3,746	660	198	2,064	939	7,403	302
Québec Pension Plan[4]	366,945	37,293	11,656	146,406	39,100	577,695	20,470
Ontario	532,440	70,118	22,364	189,613	43,701	809,356	27,794
Manitoba	73,431	5,504	1,270	22,688	5,360	101,946	3,366
Saskatchewan	67,680	4,111	1,347	20,092	5,098	93,674	2,895
Alberta	101,459	7,879	2,237	33,063	10,139	146,594	5,562
British Columbia	183,558	16,677	4,227	52,523	12,486	255,822	8,083
Yukon	430	57	22	232	165	866	67
Northwest Territories	326	26	30	246	358	970	61
Outside Canada	8,835	1,135	570	3,758	1,628	15,496	355
Total							
Canada Pension Plan	1,088,123	127,346	44,264	367,788	95,923	1,633,037	54,907
Canada and Québec Pension Plans	1,455,068	164,639	55,920	514,194	135,023	2,210,732	75,377

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1. Does not include persons paid under International Social Security Agreements.
2. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once in the total number of beneficiaries. The number of beneficiaries of death benefits is excluded from the total.
3. Total number of beneficiaries for 1984-85.
4. QPP figures include beneficiaries in all provinces as well as outside Canada.

Table 7.3a

Canada and Québec Pension Plans
Number of Beneficiaries
by Age Group, Sex and Type of Benefit

March 1984

Table 7.3a(i)

Disability Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
Under 30	973	360	1,333	169	80	249
30-39	4,759	2,061	6,820	974	525	1,499
40-49	9,761	4,093	13,854	2,362	857	3,219
50-59	30,623	13,635	44,258	8,459	2,536	10,995
60-64	36,967	16,312	53,279	12,126	3,014	15,140
Total	83,083	36,461	119,544	24,090	7,012	31,102

Table 7.3a(ii)

Retirement Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
60-64	--	--	--	13,519	11,073	24,592
65-69	267,872	160,354	428,226	87,703	43,526	131,229
70-74	206,337	110,962	317,299	63,692	28,580	92,272
75-79	123,699	60,906	184,605	35,824	14,686	50,510
80+	62,303	26,169	88,472	15,913	6,420	22,333
Total	660,211	358,391	1,018,602	216,651	104,285	320,936

Table 7.3a(iii)

Surviving Spouse's Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
Under 30	85	2,096	2,181	39	699	738
30-34	281	3,448	3,729	174	1,557	1,731
35-39	557	5,999	6,556	417	3,082	3,499
40-44	894	9,037	9,931	518	4,502	5,020
45-49	1,331	13,934	15,265	587	6,580	7,167
50-54	2,165	23,478	25,643	799	10,912	11,711
55-59	3,112	38,301	41,413	1,033	16,815	17,848
60-64	3,977	55,382	59,359	1,036	21,625	22,661
65-69	4,158	59,764	63,922	872	22,977	23,849
70-74	3,994	55,824	59,818	917	20,496	21,413
75-79	2,870	35,163	38,033	623	12,607	13,230
80+	1,754	13,793	15,547	335	4,403	4,738
Total	25,178	316,219	341,397	7,350	126,255	133,605

-- not applicable

Table 7.3b

Canada and Québec Pension Plans
Number of Beneficiaries
by Age Group, Sex and Type of Benefit

March 1985

Table 7.3b(i) Disability Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
Under 30	957	389	1,346	204	110	314
30-39	5,357	2,153	7,510	1,124	651	1,775
40-49	10,883	4,001	14,884	2,699	1,075	3,774
50-59	32,772	13,889	46,661	9,520	3,103	12,623
60-64	39,459	17,486	56,945	15,157	3,650	18,807
Total	89,428	37,918	127,346	28,704	8,589	37,293

Table 7.3b(ii) Retirement Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
60-64	--	--	--	28,626	23,972	52,598
65-69	273,582	170,119	443,701	88,928	45,970	134,898
70-74	216,929	121,917	338,846	66,428	31,385	97,813
75-79	130,993	67,925	198,918	38,199	16,617	54,816
80+	73,793	32,865	106,658	18,939	7,881	26,820
Total	695,297	392,826	1,088,123	241,120	125,825	366,945

Table 7.3c(iii) Surviving Spouse's Pension

Age Group	Canada Pension Plan			Québec Pension Plan		
	Males	Females	Total	Males	Females	Total
Under 30	80	1,910	1,990	36	675	711
30-34	254	3,392	3,646	189	1,547	1,736
35-39	552	6,128	6,680	468	3,144	3,612
40-44	908	9,230	10,138	633	4,712	5,345
45-49	1,273	14,014	15,287	663	6,880	7,543
50-54	2,152	23,363	25,515	889	11,035	11,924
55-59	3,192	38,363	41,555	1,190	17,301	18,491
60-64	4,263	57,572	61,835	1,306	23,294	24,600
65-69	4,454	62,961	67,415	966	24,931	25,897
70-74	4,532	63,012	67,544	1,092	22,980	24,072
75-79	3,283	41,776	45,059	716	15,144	15,860
80+	2,190	18,934	21,124	431	6,184	6,615
Total	27,133	340,655	367,788	8,579	137,827	146,406

-- not applicable

Table 7.4a

Canada and Québec Pension Plans
Benefit Expenditures[1]
by Province/Territory and Type of Benefit

1983-84

($000's)

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Death Benefit	Total[2,3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	39,036	13,544	3,546	12,925	4,219	1,637	74,907
Prince Edward Island	13,563	2,509	462	3,341	983	412	21,270
Nova Scotia	107,386	34,493	6,772	30,153	6,797	3,773	189,374
New Brunswick	78,200	19,460	3,619	21,372	5,101	2,627	130,378
Québec							
Canada Pension Plan	8,136	2,325	236	3,893	994	680	16,264
Québec Pension Plan[4]	721,600	173,167	4,767	339,753	15,193	26,848	1,281,327
Ontario	1,220,291	244,405	27,573	311,797	48,443	40,924	1,893,432
Manitoba	151,859	20,141	1,616	34,996	5,960	4,673	219,245
Saskatchewan	136,618	14,432	1,585	29,407	5,465	3,837	191,343
Alberta	211,552	27,674	2,544	51,631	11,031	7,340	311,771
British Columbia	400,907	61,414	5,295	84,988	13,958	11,944	578,506
Yukon	1,072	183	24	428	211	82	2,000
Northwest Territories	722	120	54	437	433	82	1,847
Outside Canada	13,786	3,505	601	6,182	1,843	587	26,505
Total[3]							
Canada Pension Plan	2,383,127	444,205	53,926	591,549	105,438	78,596	3,656,841
Canada and Québec Pension Plans	3,104,727	617,372	58,693	931,302	120,631	105,444	4,938,168

1. Does not include payments made under International Social Security Agreements.
2. Total benefit expenditures include all combined pension payments (surviving spouse's pension and a disability or retirement pension); actual amounts have been included in appropriate columns.
3. Totals may not add due to rounding.
4. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Table 7.4b

Canada and Québec Pension Plans
Benefit Expenditures[1]
by Province/Territory and Type of Benefit

1984-85

($000's)

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Death Benefit	Total[2,3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	45,968	15,340	3,915	15,000	4,538	1,762	86,522
Prince Edward Island	15,768	2,710	425	3,847	1,060	487	24,296
Nova Scotia	123,930	39,706	7,287	34,600	7,102	4,033	216,660
New Brunswick	90,379	22,229	3,979	24,442	5,220	3,048	149,296
Québec							
Canada Pension Plan	9,401	2,650	259	4,322	1,063	479	18,175
Québec Pension Plan[4]	929,114	224,859	5,466	422,517	14,849	32,246	1,629,052
Ontario	1,410,161	295,057	31,470	356,710	50,607	44,971	2,188,977
Manitoba	174,965	22,333	1,766	39,879	6,136	4,980	250,059
Saskatchewan	158,505	16,688	1,778	33,793	5,735	4,149	220,646
Alberta	248,434	33,900	3,160	59,667	11,594	8,370	365,125
British Columbia	466,497	71,816	5,823	97,518	14,321	12,771	668,746
Yukon	1,224	219	30	464	197	91	2,226
Northwest Territories	837	122	47	517	420	88	2,032
Outside Canada	16,034	4,212	701	7,182	1,928	495	30,552
Total[3]							
Canada Pension Plan	2,762,103	526,983	60,640	677,940	109,921	85,724	4,223,311
Canada and Québec Pension Plans	3,691,217	751,842	66,106	1,100,457	124,770	117,970	5,852,363

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1. Does not include payments made under International Social Security Agreements.
2. Total benefit expenditures include all combined pension payments (surviving spouse's pension and a disability or retirement pension); actual amounts have been included in appropriate columns.
3. Totals may not add due to rounding.
4. QPP figures include benefit expenditures in all provinces as well as outside Canada.

CHAPTER 8

UNEMPLOYMENT INSURANCE-RELATED PROGRAMS

The main objective of the federal Unemployment Insurance (UI) Program, which was established in 1940 and revised in 1971, is to provide income protection for workers suffering temporary employment income interruptions. Benefits payable to eligible workers include regular, sickness, maternity, adoption and retirement benefits. Benefits are also payable to those attending approved training courses or participating in job creation projects or work sharing agreements. In addition, a woman who is eligible for UI maternity benefits in Québec may receive the Québec Maternity Allowance during the two-week UI benefit waiting period.

The legislative authority for the UI Program is the Unemployment Insurance Act. The program is administered by Employment and Immigration Canada (EIC), with Revenue Canada, Taxation being responsible for the collection of premiums, determination of insurable employment, and benefit repayment. Application for benefits is made at local Canada Employment Centres.

FEDERAL PROGRAM

UNEMPLOYMENT INSURANCE

Eligibility

General

About 95% of all workers in Canada are employed under a contract of service, in "insurable employment", and are therefore protected by Unemployment Insurance. Canadian workers employed by a Canadian firm in an out-of-country project are also covered by the program. Workers in insurable employment, as well as their employers, are required to make premium contributions to the UI Account. Workers who are employed for less than 15 hours and earning less than $92 per week in 1985 (20% of maximum weekly insurable earnings - see "Financing") are not considered to be in insurable employment and, thus, are not covered by the UI Program. The self-employed (except fishermen who are covered by special arrangements) and workers over age 65 are also unable to insure their earnings.

Qualifying Period

In order to qualify for UI benefits, a claimant has to have suffered an interruption of earnings from employment and accumulated a specified number of weeks of insurable employment.

The number of weeks of insurable employment must be earned during a qualifying period of the 52 weeks immediately prior to the application for the claim, or during the period since the start of a claimant's previous UI claim, whichever is more recent. (A claim is effective the week the interruption of earnings occurs, or, if the claim is not filed before the end of the week following the week of interruption, the week the application is made.) The qualifying period may be extended to a maximum of 104 weeks if the claimant could not work because of sickness, pregnancy, adoption, incarceration, or attendance at an approved training course, or was in receipt of workers' compensation for temporary total disability (see Chapter 6); the claimant must not have been in receipt of UI benefits during the weeks not worked. The extension is equal to the number of weeks during which any of the above conditions existed or were deemed to have existed.

Eligibility for Regular Benefits

Regular benefits are payable to persons who have lost their employment. Most potential claimants are required to have worked in insurable employment for at least 10 to 14 weeks in the qualifying period. The number of weeks required depends on the unemployment rate in the UI economic region in which the claimant resides, as shown in the table below. This variable entrance requirement was implemented in December 1977 and, as of June 1985, has been extended until December 1986.

Regional Rate of Unemployment	Weeks of Insurable Employment Required
over 9%	10
over 8% to 9%	11
over 7% to 8%	12
over 6% to 7%	13
6% and under	14

Some people must work longer than 10 to 14 weeks to be eligible for regular benefits. Claimants who have collected benefits in the last year and who file another claim (repeaters) may have to work up to six weeks longer than the variable entrance requirement would stipulate, to a maximum of 20 weeks. The number of additional weeks depends on how many weeks of UI they received on their first claim. This provision does not affect persons living in a region where the unemployment rate is over 11.5%. Persons who had been working in their first job (new entrants into the labour force) or those who have returned to work after an absence of a year or more (re-entrants) must have worked 20 weeks in the last year, regardless of their place of residence.

A claimant must be eligible for regular UI benefits in order to be entitled to training, job creation, or work sharing benefits. To maintain eligibility, everyone receiving regular UI benefits (except those taking approved training courses) must be ready and able to work, be looking for a job, and willing to accept suitable employment.

It should be noted that self-employed commercial fishermen who fish seasonally or year round and who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

Eligibility for Special Benefits

UI pays special benefits to persons who cease working because of sickness, injury, pregnancy, or adoption of a child, and to those who turn 65. Generally, a worker must have 20 weeks of insurable earnings in order to be entitled to these benefits. However, persons who are in receipt of initial benefits (see "Benefit Payment") may be entitled to sickness benefits in spite of the fact that they have less than 20 weeks of insurable employment in their qualifying period.

Since January 1, 1984, women not otherwise entitled to maternity benefits may be entitled to either regular or sickness benefits for the period surrounding childbirth if certain conditions are met.

Financial Eligibility

UI benefits are payable only when a person suffers an interruption of employment earnings. The allowable earnings rule provides, however, that UI claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while receiving sickness, maternity or adoption benefits are deducted from benefits dollar for dollar. Employment earnings received during the waiting period are deducted from the first three weeks of benefits payable. The definition of earnings for UI purposes includes benefits paid under (i) a group sickness or disability wage-loss indemnity plan, (ii) a paid sick, maternity or adoption plan or (iii) workers' compensation for temporary partial disability. Monies received which are not considered as earnings for benefit purposes include disability or retirement pensions (including C/QPP), permanent workers' compensation benefits, relief grants, non-group sick plan payments, supplemental unemployment benefits (see "Other Benefits"), and retroactive increases in wages.

In the case of claims filed after March 31, 1985 from workers covered by collective agreements signed after December 31, 1984, the following are considered as earnings and may reduce or postpone benefits: bonuses, gratuities, severance pay, retirement benefits, vacation pay, retirement leave or accumulated sick leave credits or payments, wages in lieu of notice and other income received at the time of lay-off or separation from employment. These items are not considered as earnings for claims filed before March 31, 1985 and for claims filed by workers covered by collective agreements signed before December 31, 1984 who file for UI benefits prior to March 26, 1988.

In December 1984, the Minister of Employment and Immigration announced that effective January 1986, pension income from previous employment would be treated as earnings for Unemployment Insurance benefit purposes.

Certain earnings are deducted from benefits when the employment contract is not terminated. These include vacation pay issued for a specific vacation period, wages or salary paid pursuant to a court judgement or otherwise when the person is reinstated, and pay for statutory holidays.

Special allowances for travel or living away from home which are payable under the National Training Program are not deducted from a trainee's UI benefits, while employer top-ups or provincial trainee allowances are deducted.

Benefits

General

The UI benefits which may be payable to eligible workers include regular, sickness, maternity, adoption and retirement benefits as well as payments for those attending approved training courses or participating in job creation projects or work sharing agreements. In addition to the cash benefits described in this section, the UI program provides claimants, through Canada Employment Centres, with counselling on job opportunities and on how to conduct successful job searches.

The UI benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $276 in 1985 (60% of maximum weekly insurable earnings of $460). This rate does not strictly apply to job creation or work sharing benefits (see "Other Benefits"). Average earnings are based on the last 20 weeks of insurable employment, or, for those people with less than 20 weeks of work, on all weeks worked in the qualifying period. The maximum weekly insurable earnings, from which the maximum weekly benefit rate is determined, are adjusted annually on the basis of an eight-year moving average of salaries and wages paid in Canada (see "Financing").

UI benefits are taxable. Furthermore, claimants whose net yearly income, including UI benefits, in 1985 is over $35,880 (1.5 times the annual maximum insurable earnings) must pay back up to 30% of UI benefits received in 1985 when their 1985 income tax return is filed.

Generally speaking, UI benefits are not assignable. In certain cases, however, a claimant may be in need and may apply for social assistance while waiting for his UI cheques. Provincial or municipal social assistance benefits may then be paid for a period (usually a few weeks) in respect of which UI benefits subsequently become payable. Where there is a special arrangement between EIC and the province or municipality, the amount of the social assistance may be deducted from later retroactive UI benefits and paid back to the relevant authority. The beneficiary must consent to this in writing prior to receiving social assistance.

Benefit Period

For most claimants, benefits are paid during a benefit period of up to 52 weeks, which includes an initial waiting period of two weeks. A claimant may receive a maximum of 50 weeks of benefits on one claim during this period. Benefit periods may be extended for persons participating in EIC-approved training programs, UI job creation programs and approved work sharing programs. The 52-week benefit period may also be extended by the number of weeks of disentitlement, to a maximum of 104 weeks, if the reason for the disentitlement is incarceration or receipt of workers' compensation for temporary total disability. A claimant may be disentitled indefinitely for other reasons such as not looking for work, leaving the country or unduly restricting his availability for work (e.g., by strictly limiting wages, hours or the location of a job that he would accept). In these cases, benefit payment is deferred until the person establishes proof of availability. As well, claimants are not entitled to benefits if they have lost their employment because of a labour dispute and they or any member of their grade or class are either participating in the dispute, directly interested in it, or financing it. The disentitlement is lifted upon the termination of the stoppage of work or upon bona fide or regular engagement in other employment.

Claimants may be disqualified from receiving benefits for up to six weeks for quitting jobs without just cause, being fired for misconduct, refusing suitable employment or dropping out of an EIC sponsored course of instruction. If any of the above situations occurs at the time an initial claim for benefits is filed, the disqualification has the effect of extending the waiting period. In such cases, the number of weeks of benefits to which a person is entitled is reduced by the number of weeks of disqualification.

Regular Benefits

During the 52-week benefit period, benefits are paid in three successive periods of a given number of weeks each, the first two based on the number of insurable weeks worked, the third based on the regional unemployment rate. Once a benefit level has been determined for a claim, the claimant receives the same weekly benefit for the total number of weeks to which he is entitled.

Initial benefits consist of one week of benefits for every week of insurable employment to a maximum of 25 weeks of benefits payable. In addition to regular UI benefits, this period includes payment of all sickness, maternity, and adoption benefits (to a maximum of 15 weeks each or for any combination of these benefits). The maximum 25 weeks of benefits may occur at any time during the total benefit period of 52 weeks.

The number of weeks of benefits payable may be extended for two reasons - labour force attachment and the regional unemployment rate. The labour force extended benefits start immediately after all initial benefits to which a claimant is entitled have been paid. These benefits are available to claimants having 27 or more weeks of insurable employment. One week of benefits is paid for every two additional weeks of insurable employment to a maximum of 13 weeks of benefits. Thus, claimants with 27 or 28 weeks of insurable employment receive one extra week's benefits; those with 50 or more weeks receive 13 extra weeks of benefits. Whether or not payment is made for each week, this period ends when the number of benefit weeks to which a claimant is entitled has elapsed or 52 weeks has elapsed since the beginning of the claim.

After benefits have been exhausted in the first two periods, if the regional rate of unemployment exceeds 4.0%, regional extended benefits are available from two to 32 weeks, depending on the regional unemployment rate. A rate over

4.0% to 4.5% allows two extra weeks of benefits, while a rate over 11.5% allows 32 extra weeks. This period also ends when the number of weeks to which a person is entitled has elapsed or 52 weeks have elapsed since the beginning of the claim.

Although the total number of weeks of entitlement in all three periods may reach 70, the maximum number of weeks of benefits payable is 50 (except for Commission-approved training, job creation or work sharing benefits). Furthermore, it is not necessary to be entitled to all weeks of initial or labour force attachment-related benefits in order to receive extended benefits based on the regional unemployment rate. For example, a claimant may receive 20 weeks of initial benefits and 30 weeks of regional extended benefits, or 25 weeks of initial benefits, 10 weeks of labour force extended benefits and 15 weeks of regional extended benefits.

Special Benefits

With respect to special benefits, claimants who can prove eligibility with a medical certificate may receive up to 15 weeks of sickness benefits, depending on the illness, and up to 15 weeks of maternity benefits. Since January 1, 1984, maternity benefits are payable at any time during the initial benefit period of 25 weeks and may be payable as early as eight weeks before the expected birth and up to 17 weeks following the actual or expected date of birth, whichever is later.

Since January 1, 1984, adoption benefits are payable to either eligible parent wishing to stay home to care for a newly-adopted child. Benefits are payable for a maximum of 15 weeks during the period starting no sooner than the week of actual placement of the child and ending no later than 17 weeks after the placement.

A special severance or retirement benefit equal to three times the weekly payment that the claimant would receive on regular UI is payable in a lump sum to a person who has attained the age of 65 years, whether or not he stops working. There is no two-week waiting period for this benefit. Application should be made at a Canada Employment Centre as soon as possible after a person turns 65.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work sharing agreements. A claimant who is eligible for regular UI benefits may be referred to an EIC-approved institutional training course or to a UI job creation project by his employment counsellor.

A UI beneficiary who participates in a training course starting after mid-August 1984 receives the greater of regular UI benefits or a training allowance payable under the National Training Program (previously only UI benefits were payable). Through the National Training Program, a participant may receive an additional allowance to cover daycare, travel, or expenses for living away from home. For courses which began prior to March 31, 1985, benefits are payable for as long as the participant is involved in the training, plus an extension of six weeks, to a maximum of 104 weeks. The extension of the benefit period is three weeks for courses starting on or after March 31, 1985.

A beneficiary who voluntarily participates in a specified job creation project which is of value to the community, such as development of forestry resources, receives a supplement to his regular weekly UI benefit. The maximum 1985 supplement is $60, which brings the total maximum weekly benefit to $336. The benefit period for persons participating in job creation projects which began prior to March 31, 1985 can be extended up to six weeks beyond the termination of the project, provided that the benefit period does not extend beyond 58 weeks. For projects starting on or after March 31, 1985, the extension is three weeks. The extension does not apply to persons reaching age 65 nor to persons employed on projects established under the EIC Career Access Program.

Claimants of work sharing benefits must be working for an employer who has a work sharing agreement with EIC which has been set up to help avert temporary layoffs. Effective August 1, 1984, workers may agree to work 10% to 60% fewer hours per week, thus sharing the available work. (Prior to that date, the reduction in work was one to three days per week.) Such employees, who have the necessary weeks of insurable employment to qualify for regular UI benefits, can receive a UI benefit of up to $55.20 a day (20% of the maximum weekly benefit of $276) for a maximum of three days a week not worked. There is no waiting period for these benefits, which are payable for 26 weeks; the employer may apply for an extension of 12 weeks.

In addition to the benefits provided under the UI program, the employees working for about 2,800 employers may receive benefits from supplemental unemployment benefit plans. Under such plans, employers pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. Because benefits are paid in addition to the UI benefits which employees are eligible to collect, income is kept close to normal take-home pay for persons who are temporarily out of work.

Financing

The UI program is financed through employer and employee premiums, which are paid to the UI Account, and contributions from the federal government. Employers' and workers' premiums pay for the first two periods of benefits paid to claimants receiving regular UI, sickness, maternity, adoption, special severance, work sharing, training and job creation benefits, as well as for administration of the program. Through the Consolidated Revenue Fund, the federal government funds all fishing benefits in excess of premiums, the third period of benefits which is based on regional unemployment rates, and the cost of extended benefits for those undertaking approved training or participating in UI job creation projects.

The UI premiums payable by employees and employers are based on the weekly insurable earnings of the employees. In order to determine the premium payable, the basic employee premium rate of $2.35 in 1985 is applied to every $100 of weekly insurable earnings up to the maximum weekly insurable earnings of $460 in 1985. The maximum weekly employee contribution is, therefore, $10.81 in 1985. The employer's contribution is 1.4 times the rate for employees and, thus, the maximum weekly employer contribution per employee is $15.13 in 1985.

The premium rate is set annually by Employment and Immigration Canada and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975 ($185) and an eight-year moving average of employees' annual average earnings. This moving average of earnings is based on the average of annual wages and salaries paid by employers and reported on T4 slips under the Income Tax Act.

UI premiums are deducted from a worker's pay and are paid to the UI Account along with the employer's contribution on behalf of that worker. UI premiums are deductible for income tax purposes.

Nearly 32,000 employers are permitted to pay reduced UI premiums because they provide their employees with a UI-approved wage loss indemnity plan for illness and/or maternity. Because these plans pay workers when they are off work, these people may not have to collect UI or may collect UI for a shorter period.

PROVINCIAL PROGRAM

QUÉBEC

Maternity Allowance (Allocation de maternité)

A salaried worker in Québec who is eligible for maternity benefits under the Unemployment Insurance Act may apply for this taxable allowance to cover the two-week waiting period from the time the application for the UI claim is made until actual benefits commence. To be eligible, the worker must notify her employer at least three weeks prior to her departure on maternity leave and she must provide the employer with a medical certificate confirming the pregnancy and the anticipated date of birth. The Maternity Allowance for 1985 is $240 for each pregnancy. This program began in 1979. It is administered by the Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu) under the Labour Standards Act (Loi sur les normes du travail).

Beneficiaries:	1983-84	-	37,107
	1984-85	-	38,893
Benefit Expenditures:	1983-84	-	$8,906,000
	1984-85	-	$9,334,000

Table 8.1

Unemployment Insurance
Premium Rates, Benefits and Earnings

1985

Maximum Weekly Insurable Earnings	$ 460.00
Basic Weekly Premium[1]	
(i) Employee	2.35
(ii) Employer	3.29
Maximum Weekly Contribution	
(i) Employee	10.81
(ii) Employer	15.13
Maximum Annual Contribution	
(i) Employee	562.12
(ii) Employer	786.76
Maximum Weekly Benefit[2]	276.00

1. Per $100 weekly insurable earnings.
2. The maximum weekly benefit is equal to 60% of maximum weekly insurable earnings.

Table 8.2a

Unemployment Insurance
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1984

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Job Creation	Training[2]	Total
Newfoundland	63,189	431	627	20	11,444	179	63	1,542	77,495
Prince Edward Island	13,136	151	170	6	2,133	62	199	456	16,313
Nova Scotia	55,764	1,048	1,053	48	6,633	586	331	1,248	66,711
New Brunswick	68,676	803	863	36	2,663	683	132	1,897	75,753
Québec	389,053	7,055	9,842	333	2,493	3,244	231	8,876	421,127
Ontario	316,131	9,903	15,077	820	664	3,816	1,778	10,923	359,112
Manitoba	37,904	1,073	1,597	107	236	1,223	101	1,641	43,882
Saskatchewan	31,563	682	1,482	69	9	261	27	1,188	35,281
Alberta	96,870	1,627	4,322	139	19	1,953	49	4,123	109,102
British Columbia	159,008	2,621	3,873	228	3,700	2,359	2,362	3,838	177,989
Yukon	2,020	8	46	1	--	67	18	112	2,272
Northwest Territories	1,328	10	85	2	2	--	36	115	1,578
Outside Canada[3]	193	2	24	--	2	--	--	--	221
Total	1,234,835	25,414	39,061	1,809	29,998	14,433	5,327	35,959	1,386,836

-- not applicable

1. The number of beneficiaries represents the number of persons qualifying for UI benefits for a specific week regardless of when payment was received. The number includes all claimants who are eligible to receive benefits through the computer pay system. Excluded are year-round fishermen, a few seasonal fishermen, persons receiving adoption benefits, and a small number of work sharing and job creation claimants who are paid through the manual pay system.
2. Number of trainees on courses approved by Employment and Immigration Canada.
3. Canadians and non-Canadians who had been employed by a Canadian firm outside Canada.

Table 8.2b

Unemployment Insurance
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1985

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Newfoundland	65,140	460	590	10	11,230	180	110	1,440	79,170
Prince Edward Island	13,950	110	200	--	2,220	50	180	460	17,170
Nova Scotia	58,650	1,050	1,110	70	5,870	660	70	1,400	68,870
New Brunswick	67,900	840	820	50	2,630	410	280	1,860	74,770
Québec	388,850	7,100	9,940	390	2,470	2,390	2,300	9,030	422,450
Ontario	311,310	10,630	16,150	1,100	540	4,360	2,010	9,030	355,120
Manitoba	38,560	1,080	1,690	120	270	960	110	1,600	44,380
Saskatchewan	31,970	680	1,570	80	20	770	120	1,090	36,280
Alberta	90,090	1,700	4,510	180	20	1,120	370	3,220	101,200
British Columbia	150,110	2,750	3,970	290	4,170	2,170	2,410	3,230	169,090
Yukon	2,240	10	50	--	--	30	20	160	2,510
Northwest Territories	1,530	20	90	--	--	--	--	120	1,760
Outside Canada[4]	180	--	30	--	--	--	--	--	220
Total[3]	1,220,470	26,430	40,720	2,280	29,430	13,100	7,960	32,620	1,373,000

-- not applicable

1. The number of beneficiaries represents the number of persons qualifying for UI benefits for a specific week regardless of when payment was received. The number includes all claimants who are eligible to receive benefits through the computer pay system. Excluded are year-round fishermen, a few seasonal fishermen, persons receiving adoption benefits, and a small number of work sharing and job creation claimants who are paid through the manual pay system.
2. Number of trainees on courses approved by Employment and Immigration Canada.
3. Totals may not add due to rounding.
4. Canadians and non-Canadians who had been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

Table 8.3

Unemployment Insurance
Number of Beneficiaries[1]
by Province/Territory
as of End of Quarter

1983-84 and 1984-85

Province/Territory	June 1983[2]	September 1983	December 1983	March 1984	June 1984	September 1984[3]	December 1984	March 1985
Newfoundland	45,270	41,713	71,078	77,495	49,120	46,000	77,130	79,170
Prince Edward Island	7,443	7,013	13,794	16,313	8,729	8,030	15,280	17,170
Nova Scotia	45,632	39,727	55,238	66,711	45,031	40,380	56,190	68,870
New Brunswick	47,812	42,268	64,241	75,753	49,523	43,940	66,730	74,770
Québec	350,999	306,106	379,381	421,127	325,384	312,720	393,970	422,450
Ontario	341,010	278,425	313,826	359,112	282,551	253,270	311,330	355,120
Manitoba	38,504	29,202	38,448	43,882	32,283	28,230	40,560	44,380
Saskatchewan	22,363	17,843	27,143	35,281	24,403	20,710	32,650	36,280
Alberta	103,526	85,988	99,029	109,102	96,581	87,320	99,540	101,200
British Columbia	146,105	129,053	164,143	177,989	155,346	141,020	168,720	169,090
Yukon	1,625	1,245	2,002	2,272	1,410	1,260	2,210	2,510
Northwest Territories	1,323	1,279	1,648	1,578	1,297	1,140	1,640	1,760
Outside Canada[4]	215	239	274	221	182	190	230	220
Total	1,151,827	980,101	1,230,245	1,386,836	1,071,840	984,210[5]	1,266,170[5]	1,373,000[5]

1. The number of beneficiaries represents the number of persons qualifying for UI benefits for a specific week each month regardless of when payment was received. The number includes all claimants who are eligible to receive benefits through the computer pay system. This includes trainees on courses approved by Employment and Immigration Canada. Excluded are year-round fishermen, a few seasonal fishermen, persons receiving adoption benefits, and a small number of work sharing and job creation claimants who are paid through the manual pay system.
2. June 1983 figures exclude all persons receiving job creation benefits.
3. All data are rounded due to a change in the statistical reporting system.
4. Canadians and non-Canadians who had been employed by a Canadian firm outside Canada.
5. Totals may not add due to rounding.

Table 8.4a

Unemployment Insurance
Number of Beneficiaries[1]
by Age Group, Sex, and Type of Benefit

March 1984

Age Group	Males						
	Regular	Sickness	Fishing	Work Sharing	Job Creation	Training[2]	Total
Under 20	48,695	323	1,619	253	420	2,565	53,875
20-24	183,483	1,269	3,906	1,659	1,466	12,100	203,883
25-34	250,886	2,204	7,930	3,452	1,495	9,991	275,958
35-44	130,951	1,769	6,392	2,160	519	2,295	144,086
45-54	94,716	2,295	4,576	1,446	247	754	104,034
55-64	84,699	3,596	3,226	1,031	113	239	92,904
65	--	--	--	--	--	--	1,238[3]
Total	793,430	11,456	27,649	10,001	4,260	27,944	875,978

Age Group	Females							
	Regular	Sickness	Maternity	Fishing	Work Sharing	Job Creation	Training[2]	Total
Under 20	26,072	290	753	77	111	72	860	28,235
20-24	100,349	1,472	10,017	298	793	370	2,782	116,081
25-34	141,648	3,312	25,924	856	1,348	432	2,810	176,330
35-44	83,958	3,469	2,349	624	1,073	140	1,188	92,801
45-54	54,558	3,035	18	351	742	45	315	59,064
55-64	34,820	2,380	--	143	365	8	60	37,776
65	--	--	--	--	--	--	--	571[3]
Total	441,405	13,958	39,061	2,349	4,432	1,067	8,015	510,858

-- not applicable

1. See footnote 1 on Table 8.2a.
2. See footnote 3 on Table 8.2a.
3. Beneficiaries of the retirement benefit.

Table 8.4b

Unemployment Insurance
Number of Beneficiaries [1]
by Age Group, Sex, and Type of Benefit

March 1985

Age Group	Males						
	Regular	Sickness	Fishing	Work Sharing	Job Creation	Training [2]	Total [3]
Under 20	43,490	330	1,420	190	380	2,040	47,860
20-24	175,450	1,330	3,670	1,560	1,780	9,940	193,730
25-34	243,760	2,380	7,580	2,990	2,080	8,860	267,640
35-44	127,440	1,880	6,280	1,790	700	2,160	140,250
45-54	89,890	2,450	4,530	1,240	380	630	99,120
55-64	84,280	3,360	3,160	810	210	180	92,000
65	--	--	--	--	--	--	1,580 [4]
Total [3]	764,310	11,730	26,640	8,580	5,530	23,810	842,170

Age Group	Females							
	Regular	Sickness	Maternity	Fishing	Work Sharing	Job Creation	Training [2]	Total [3]
Under 20	22,910	260	760	90	120	140	830	25,110
20-24	99,900	1,530	9,760	330	720	900	3,020	116,160
25-34	149,570	3,560	27,680	1,010	1,310	950	3,090	187,160
35-44	89,090	3,670	2,490	760	1,130	320	1,440	98,890
45-54	57,090	3,210	20	440	870	100	390	62,130
55-64	37,590	2,460	--	180	370	30	50	40,680
65	--	--	--	--	--	--	--	710 [4]
Total [3]	456,150	14,700	40,720	2,800	4,510	2,430	8,810	530,830

-- not applicable

1. See footnote 1 on Table 8.2b.
2. See footnote 3 on Table 8.2b.
3. Totals may not add due to rounding.
4. Beneficiaries of the retirement benefit.

Table 8.5a

Unemployment Insurance Benefit Expenditures[1] by Province/Territory and Type of Benefit

1983-84

($000's)

Province/Territory	Regular	Sickness	Maternity[2]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[3]	Total[4]
Newfoundland	387,636	3,310	5,965	193	54,042	429	3,967	8,550	464,091
Prince Edward Island	68,412	895	1,496	58	11,132	152	2,346	1,952	86,444
Nova Scotia	336,888	7,013	9,058	599	32,418	1,547	6,149	7,205	400,877
New Brunswick	421,216	5,639	7,392	431	13,522	1,495	4,531	9,274	463,500
Québec	2,752,571	49,416	87,019	3,805	12,725	13,488	10,272	52,063	2,981,359
Ontario	2,360,717	70,338	136,356	8,153	2,518	19,025	18,400	78,708	2,694,215
Manitoba	260,304	7,413	13,861	936	1,888	4,005	712	9,861	298,979
Saskatchewan	192,096	4,895	13,291	700	115	1,057	40	6,563	218,756
Alberta	825,579	13,605	41,259	1,489	68	5,723	64	27,995	915,782
British Columbia	1,208,312	21,718	36,522	2,246	23,306	8,410	43,026	26,959	1,370,499
Yukon	15,249	93	499	9	0	155	2,000	747	18,751
Northwest Territories	11,040	204	775	11	24	8	2,262	740	15,064
Outside Canada[5]	2,088	13	204	1	13	--	--	--	2,320
Total[4]	8,842,110	184,551	353,697	18,632	151,771	55,493	93,769	230,615	9,930,637

-- not applicable

1. Represents expenditures on all types of benefits.
2. Includes adoption benefits (total of $335,000.00).
3. Trainees on courses approved by Employment and Immigration Canada.
4. Totals may not add due to rounding.
5. Canadians and non-Canadians who had been employed by a Canadian firm outside Canada.

Table 8.5b

Unemployment Insurance Benefit Expenditures[1] by Province/Territory and Type of Benefit

1984-85

($000's)

Province/Territory	Regular	Sickness	Maternity[2]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[3]	Total[4]
Newfoundland	431,826	3,609	6,684	193	60,105	429	9,111	8,416	520,373
Prince Edward Island	81,485	1,007	1,676	61	12,779	122	2,642	2,504	102,276
Nova Scotia	363,306	7,933	10,412	624	35,983	924	6,000	7,933	433,113
New Brunswick	454,536	6,394	8,047	443	15,631	1,265	6,432	10,176	502,925
Québec	2,817,034	55,807	98,604	3,811	13,999	6,180	31,400	58,149	3,084,984
Ontario	2,193,355	81,133	162,017	9,517	2,584	9,484	27,427	71,283	2,556,800
Manitoba	261,206	8,491	16,087	1,033	1,868	2,332	4,030	10,154	305,199
Saskatchewan	217,236	5,504	15,135	739	86	1,901	2,976	6,695	250,272
Alberta	825,750	14,961	46,191	1,542	106	3,396	7,840	25,717	925,503
British Columbia	1,296,453	23,814	42,160	2,479	27,236	6,091	32,331	24,712	1,455,277
Yukon	16,267	154	565	13	1	57	379	903	18,339
Northwest Territories	12,132	197	871	11	24	0	116	719	14,072
Outside Canada[5]	1,704	8	236	1	14	--	--	--	1,963
Total[4]	8,972,290	209,012	408,685	20,466	170,417	32,181	130,685	227,361	10,171,096

-- not applicable

1. Represents expenditures on all types of benefits.
2. Includes adoption benefits (total of $3,604,700.00).
3. Trainees on courses approved by Employment and Immigration Canada.
4. Totals may not add due to rounding.
5. Canadians and non-Canadians who had been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

CHAPTER 9

WAR VETERANS' FINANCIAL BENEFIT PROGRAMS

The Veterans Affairs Portfolio, which includes the Department of Veterans Affairs, the Canadian Pension Commission, the Pension Review Board, the War Veterans Allowance Board and the Bureau of Pensions Advocates, provides financial benefits and health services for eligible veterans, civilians with war service, and their dependents. The two direct financial assistance programs - the Veterans' and Civilians' Disability Pensions program and the War Veterans' and Civilian War Allowances program - are discussed in this chapter. Various other types of assistance are also available to recipients of a disability pension or an allowance. Some of these are noted below.

Recipients of a disability pension awarded under the Pension Act or the Civilian War Pensions and Allowances Act are entitled to treatment for their pensioned disabilities. Recipients of an allowance under the War Veterans Allowance Act or the Civilian War Pensions and Allowances Act are entitled to medical treatment and dental care. Treatment may include care which is not covered by provincial health insurance plans, the cost of prescriptions, and the provision of prosthetic devices. Residential care in hospitals and homes administered by the Department of Veterans Affairs or a hospital in the recipient's community is available to eligible veterans. Other services of the Department of Veterans Affairs include the following: the Aging Veterans Program, which provides financial assistance to disability pensioners requiring health care services in the home or in a community facility; counselling; and training allowances for disability pensioners who are unable to carry out their former employment. Effective January 1, 1985, recipients of War Veterans' Allowances who are 65 years of age or in receipt of a disability pension are also eligible for the Aging Veterans Program. Through the Children of War Dead (Education Assistance) Act, children receiving benefits as a result of the death of parents who qualified as disability pensioners are paid monthly allowances, tuition and other costs for four academic years of post-secondary education until they reach age 25 (with possible extensions to age 30 based on progress and achievement).

VETERANS' AND CIVILIANS' DISABILITY PENSIONS

The Canadian Pension Commission, which reports to Parliament through the Minister of Veterans Affairs, administers a number of statutes awarding pensions as compensation for disability and death. Under the Pension Act, which was passed in 1919, pensions are payable for disability and death related to military service. Parts I - X of the Civilian War Pensions and Allowances Act (1946), are also administered by the Canadian Pension Commission. This legislation provides for similar awards to persons in certain organizations closely associated with the Armed Forces. Compensation may also be payable to former prisoners of war and certain other persons under the Compensation for Former Prisoners of War Act; this and other Acts administered by the Commission are not discussed in this report.

The Pension Review Board is the final authority on matters of disability pension entitlement, the amount of pension awarded, and the interpretation of the provisions of the Pension Act. The Bureau of Pensions Advocates provides legal assistance, at no cost to the applicant, with the preparation and presentation of applications for disability pensions.

Eligibility

General

Pensions are awarded, upon application, as a matter of right under the Pension Act to members or former members of the Canadian Armed Forces who are suffering from a disability. The disability must be the result of an injury or disease, or aggravation of an injury or disease, attributable to military service in peace or in war. Once the Commission determines that a veteran has a medical condition which is related to such service, this condition is considered pensionable.

The Civilian War Pensions and Allowances Act (Parts I-X) provides for similar awards of disability pensions to certain civilians who served in organizations closely associated with the Canadian Armed Forces during World War I or II. Eligible persons would include Canadian merchant seamen, RCMP officers, and Canadian overseas welfare workers.

Additional benefits may be payable on behalf of a pensioner's spouse and children. The children must be unmarried and under age 17, or 17 to 25 years of age and attending an approved educational institution. Pensions for dependent children who become disabled before reaching age 21 may be continued for as long as the children are incapacitated and without adequate means of support. Dependents' pensions may also be available to certain other dependents such as parents and remarried eligible widows.

Disability pensions are payable regardless of place of residence, whether in Canada or elsewhere.

Financial Eligibility

Under the provisions of the Pension Act, financial circumstances (assets and income) have no bearing on a veteran's or civilian's entitlement to a disability pension or the amount of pension paid. This also applies in the determination of entitlement to additional benefits on behalf of spouses and children, and to survivors' benefits for widow(er)s and orphans.

If a condition is pensionable under the Pension Act, and compensation is also payable because of third-party liability, the amount of pension awarded by the Commission may be affected. Such circumstances could arise, for example, when benefits are payable under the Pension Act and provincial workers' compensation legislation. Assets and income may be considered when determining eligibility for funeral and burial grants, and for certain other awards that are paid at the discretion of the Commission.

Benefits

Monthly disability pensions are based on the extent of the disability as determined by medical examination from time to time. The extent, or assessment, of the disability is expressed as a percentage, with a total disability being assessed at 100%.

There are 20 classes of monthly pension payments ranging from 5% to 100% at 5% intervals. Pensioners whose disabilities are assessed at less than 5% do not receive a monthly pension. Instead, they receive a single payment in settlement.

If otherwise entitled, the surviving spouse and any eligible children qualify automatically for a full dependents' pension (consisting of a widow(er)'s benefit plus an orphan's benefit for each child) if the disability pensioner was, or should have been, in receipt of a pension at the rate of 48% or more at the time of death, or if death was attributable to military service. A proportionate pension may be payable to the surviving spouse of a pensioner who, at the time of death, was in receipt of a disability pension for a disability assessed and paid at 5% to 47%. The proportionate pension is equivalent to 50% of the deceased beneficiary's pension at time of death.

Effective February 26, 1985, the Pension Act provides for payment of a disability pension at the married rate to the widow of a deceased pensioner for twelve months following the date of death. An initial lump sum payment is made on behalf of the eligible children of a deceased pensioner who was receiving a pension assessed or paid at 5% to 47%. This payment is equal to one year of benefits at the rate that was payable on behalf of those children at the time of the pensioner's death. The monthly orphan's pension becomes payable two years after payment of the lump sum.

Certain allowances may be payable to recipients of the disability pension. An Attendance Allowance may be awarded to pensioners who are totally disabled and need assistance to care for themselves; a Clothing Allowance may be payable to pensioners who are amputees or who require special clothing or appliances; and an Exceptional Incapacity Allowance may be payable to 100% disability pensioners. The Attendance Allowance and Exceptional Incapacity Allowance are also payable to the spouse for 12 months following the pensioner's death.

When a pensioner reaches the age of 55 years and has been receiving a pension at the same disability rate for three years or more, the pensionable assessment is considered to be "stabilized". This means that even if the condition(s) leading to eligibility for the pension should improve, the assessment will not be decreased below the stabilized rate. Should the condition(s) worsen, however, the pension may be increased.

Disability pensions are adjusted each year on the first of January in accordance with changes in the Consumer Price Index over the 12-month period ending September 30 of the previous year, or the increase in the average composite wage of a representative group of federal public servants, whichever is greater. In April 1985, an additional increase was made. Sample benefit rates for 1985 are shown in Table 9.1. Appendix C includes sample rates for 1982 to 1985.

Pensions and allowances for disability and death are not subject to federal income tax.

Financing

Payments of disability and dependents' pensions are made out of the federal government's Consolidated Revenue Fund through the Department of Veterans Affairs.

Table 9.1 **Veterans' and Civilians' Disability Pensions**
Sample Monthly Benefits[1]
by Type of Benefit

1985

Type of Benefit	January		April[2]	
	100% Disability	45% Disability	100% Disability	45% Disability
Single Person	$1,136.19	$511.29	$1,146.83	$516.07
Married Couple	1,420.24	639.11	1,433.54	645.09
First Child[3]	147.70	66.47	149.09	67.09
Widow(er)	852.14	319.55	860.12	322.55
First Orphan[4]	295.41	33.23	298.18	33.54
Exceptional Incapacity Allowance	200.50-601.47	--	202.38-607.10	--
Clothing Allowance[5]	9.46 - 85.18		9.55 - 85.98	
Attendance Allowance[5]	120.30 - 751.83		121.43 - 758.87	

-- not applicable

1. Please note that these are sample benefits only. Different benefit levels are set for each of 20 classes of disability which range from 5% to 100% at 5% intervals.
2. Generally, rates are adjusted in January of each year; however, a legislative amendment effective April 1, 1985 increased benefits by an additional 0.9365% for the remainder of the year.
3. An additional benefit is payable on behalf of each dependent child of a disability pensioner. Rates are specified for the first, second and each subsequent child in annual rate tables.
4. An orphan's benefit is payable on behalf of each dependent child of a surviving spouse. Rates are specified for the first, second and each subsequent child in annual rate tables. Payment of this monthly benefit at the "45% Disability" rate or lower begins two years after the death of the disability pensioner, a lump sum payment having already been made (see "Benefits").
5. Payment of the clothing and attendance allowances is not based on the percentage of disability.

Table 9.2a

Veterans' and Civilians' Disability Pensions Number of Cases and Benefit Expenditures by Province/Territory and Type of Benefit

1983-84

Province/Territory	Disability Pension		Surviving Dependents'[1] Pension		Total	
	Cases[2] March 1984	Benefit Expenditures ($000's) 1983-84	Cases[2] March 1984	Benefit Expenditures ($000's) 1983-84	Cases[2] March 1984	Benefit Expenditures ($000's)[5] 1983-84
Newfoundland	1,236	6,284	603	3,465	1,839	9,749
Prince Edward Island	1,306	5,659	572	3,179	1,878	8,839
Nova Scotia	7,067	30,063	2,880	16,875	9,947	46,939
New Brunswick	4,814	19,288	1,743	9,424	6,557	28,712
Québec	11,753	46,637	4,971	25,460	16,724	72,098
Ontario	35,234	138,838	14,266	85,563	49,500	224,401
Manitoba	7,166	32,834	2,939	17,006	10,105	49,840
Saskatchewan	4,234	17,774	1,552	8,788	5,786	26,561
Alberta[3]	7,990	30,386	3,127	16,298	11,117	46,685
British Columbia[4]	16,840	69,217	6,530	40,501	23,370	109,718
Outside Canada	4,108	16,420	2,468	17,818	6,576	34,239
Total	101,748	413,403[5]	41,651	244,378[5]	143,399	657,781[5]

1. Includes widows/widowers, orphans, parents and siblings.
2. Refers to the number of single/family units.
3. Includes data for the Northwest Territories.
4. Includes data for the Yukon.
5. Totals may not add due to rounding.

Table 9.2b

Veterans' and Civilians' Disability Pensions
Number of Cases and Benefit Expenditures
by Province/Territory and Type of Benefit

1984-85

Province/Territory	Disability Pension		Surviving Dependents'[1] Pension		Total	
	Cases[2] March 1985	Benefit Expenditures ($000's) 1984-85	Cases[2] March 1985	Benefit Expenditures ($000's) 1984-85	Cases[2] March 1985	Benefit Expenditures[3] ($000's) 1984-85
Newfoundland	1,194	6,372	602	3,503	1,796	9,875
Prince Edward Island	1,299	5,788	589	3,266	1,888	9,054
Nova Scotia	6,907	30,918	2,960	17,116	9,867	48,034
New Brunswick	4,784	19,832	1,820	9,623	6,604	29,455
Québec	11,418	47,611	5,099	25,914	16,517	73,525
Ontario	34,160	140,768	14,953	86,821	49,113	227,588
Manitoba	6,989	33,244	3,019	17,204	10,008	50,448
Saskatchewan	4,085	17,755	1,631	8,946	5,716	26,702
Alberta[4]	7,811	30,439	3,248	16,676	11,059	47,115
British Columbia[5]	16,359	70,051	6,798	41,120	23,157	111,170
Outside Canada	3,938	17,049	2,504	18,315	6,442	35,365
Total	98,944	419,827	43,223	248,504	142,167	668,331

1. Includes widows/widowers, orphans, parents and siblings.
2. Refers to the number of single/family units.
3. Totals do not add due to rounding.
4. Includes data for the Northwest Territories.
5. Includes data for the Yukon.

Table 9.3

Veterans' and Civilians' Disability Pensions
Number of Cases
by Age Group and Type of Case

March 1984 and March 1985

Age Group	March 1984			March 1985		
	Disability Pensioners	Widow(er)s	Total	Disability Pensioners	Widow(er)s	Total
20 - 44	1,205	341	1,546	1,156	231	1,387
45 - 54	3,345	1,139	4,484	2,965	1,061	4,026
55 - 59	6,861	3,115	9,976	4,008	2,632	6,640
60 - 64	34,469	6,641	41,110	29,431	6,444	35,875
65 - 69	27,948	6,718	34,666	31,489	7,308	38,797
70 - 74	14,138	6,055	20,193	15,879	7,727	23,606
75 - 79	6,200	4,964	11,164	6,742	5,093	11,835
80 - 84	2,786	5,057	7,843	2,879	4,798	7,677
85 - 89	3,090	4,345	7,435	2,579	4,504	7,083
90 +	1,706	2,153	3,859	1,816	2,411	4,227
Total	101,748	40,528	142,276	98,944	42,209	141,153

WAR VETERANS' AND CIVILIAN WAR ALLOWANCES

The War Veterans Allowance Act, which was passed in 1930, and Part XI of the Civilian War Pensions and Allowances Act, which became effective in 1962, provide allowances for persons or their dependents who meet service eligibility requirements and who, because of age or incapacity, are unable to work and have insufficient income for maintenance as determined by an income test. Both Acts are administered by the Department of Veterans Affairs, with the War Veterans Allowance Board being responsible for matters such as reviewing adjudications, hearing appeals and advising the Minister on matters regarding regulations.

Eligibility

General

Veterans of the Canadian, Commonwealth and Allied forces may obtain benefits under the War Veterans Allowance Act if their war service, age or incapacity, residence and income meet the requirements of the Act. From a service point of view, ex-military personnel who served in World War I or II, or in Korea, or those in receipt of a Veterans' Disability Pension due to war service are eligible for benefits. An allowance may be payable outside Canada indefinitely if a person has been living in Canada for at least 12 months and, on the day he leaves Canada, he is in receipt of the allowance.

Civilian War Allowances, similar to those for veterans, are available to civilians who served in close support of the Armed Forces in World War I, World War II or Korea and performed meritorious service. Subject to certain conditions of duration and area of service, eligible civilians include groups such as the Canadian merchant seamen and Canadian overseas welfare workers of World War II.

A widow(er) or orphan may also qualify for benefits under these Acts, providing the deceased spouse, or parent, was eligible from a service standpoint.

An allowance may be awarded to a male veteran/civilian or to a widower of a female veteran/civilian at age 60. A female veteran/civilian or a veteran's/civilian's widow qualifies at age 55. Both groups, however, may be awarded allowances at earlier ages if they are considered to be: (i) permanently unemployable because of physical or mental disability; (ii) unable to maintain themselves due to a combination of economic handicaps and physical or mental disability or insufficiency, and are unlikely to become able to do so; or (iii) unable to maintain themselves because of the need to provide for a dependent child residing at home.

In the assessment of eligibility, a counsellor reviews factors such as potential for rehabilitation, past employment history, age and medical factors. Once entitlement is determined, a declaration is required each year to evaluate any change in status.

A widow(er) with dependent children under age 17 is automatically eligible for benefits. A dependent spouse of a deceased beneficiary, however, is assessed according to the factors noted above. If he is considered "fit for employment", benefits may be denied and the individual may be referred to a Canada Employment Centre for retraining and counselling.

Financial Eligibility

Eligibility is based on an income test. An allowance may be awarded to an applicant whose "other income" does not exceed an annual income level which is 12 times the maximum monthly benefit rate for a given month. "Other income" includes such monies as interest on investments, disability pensions (including the monthly Veterans' Disability Pension), annuities, retirement pensions, Old Age Security (OAS), Guaranteed Income Supplement (GIS), Spouse's Allowance (SPA), Family Allowances and Unemployment Insurance benefits. Generally speaking, amounts received by the applicant which are assessed as "other income" reduce the allowance by that amount. Exempt income includes benefits such as attendance allowances for the disabled, social assistance, provincial GIS/SPA "top-up" programs, certain amounts paid to or on behalf of dependent children (including any Child Tax Credit received), payments under the Veterans Care Regulations (as of July 1984), and, as of March 1985, annual net casual earnings from employment up to $2,900 for single recipients and $4,200 for married recipients. An exemption of $140 per year on interest income as defined in the Income Tax Act is also allowed.

Benefits

Monthly non-taxable allowances are payable to eligible single persons, including widow(er)s, and eligible married couples. A widow(er) with one dependent child is paid at the married rate. Blind single persons and couples with one blind partner receive slightly higher allowances. An additional allowance may be payable on behalf of a dependent child if the child is: (i) under 17 years of age; (ii) between the ages of 17 and 25 and continuing his education; (iii) under the age of 21 and prevented by physical or mental incapacity from earning a livelihood; or (iv) over the age of 21 and disabled, if the incapacity occurred before the child attained the age of 21. Effective July 1984, the definition of a dependent child has been expanded to include one who fulfills one of the above criteria and who is married and financially dependent upon a recipient.

Higher orphan's benefits are payable to a child who: (i) has lost both parents; (ii) has lost one parent and has been abandoned by the other; or (iii) who is a child of divorced, separated or unmarried parents and whose father died while in receipt of an allowance on his behalf. Since July 1984, in addition to being in one of these circumstances, the orphan must also meet one of the first four qualifications of a "dependent child" as listed above. The allowances for dependent children and orphans are reduced by the amount of Family Allowances paid on behalf of each child; however, receipt of the federal Child Tax Credit does not affect the amount of these allowances.

Additional assistance through the Assistance Fund may be awarded as a single payment of up to $500 a year for emergencies which cannot be met by other sources.

Both spouses of a married couple who are forced by circumstance to live apart (e.g., because of institutionalization of one or both partners), and who each receive OAS/GIS at the single rate, may be eligible to receive a War Veterans' or Civilian War Allowance at the single rate as well.

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with increases in the Consumer Price Index, for all recipients. Effective July 1, 1984, the monthly rates for orphans (which had been increased once a year, on January 1, in accordance with any increase in the Consumer Price Index) are also adjusted each quarter. Also effective July 1, 1984, allowances payable to veterans or civilians under age 65 have been adjusted to equal the amount received by recipients who are age 65 or over and in receipt of Old Age Security benefits, the Guaranteed Income Supplement and War Veterans' or Civilian War Allowances. Because of this provision, the July and December 1984 lump sum adjustments made to the GIS benefits also affected the rate payable to single persons receiving War Veterans' or Civilian War Allowances. Maximum benefit levels from January 1984 to July 1985 are shown in Table 9.4. Appendix C includes maximum benefits for 1982 to 1985.

In cases where an applicant receives provincial/municipal social assistance benefits for a period subsequently covered by an allowance, the amount of such assistance is deducted from the allowance. Applicants must authorize in writing such a repayment scheme prior to accepting social assistance benefits.

Financing

Payments to recipients under the War Veterans' and Civilian War Allowances programs are made out of the federal government's Consolidated Revenue Fund, through the Department of Veterans Affairs.

Table 9.4

War Veterans' and Civilian War Allowances
Maximum Monthly Benefits
by Type of Benefit

January 1984 to July 1985

Type of Benefit	January 1984	April 1984	July 1984	October 1984	December 1984	January 1985	April 1985	July 1985
Single Person including Widow(er)[1]	$553.16	$567.59	$ 619.97	$ 625.55	$ 650.55	$ 654.45	$ 660.99	$ 669.58
Blind Single Person, including Widow(er)[1]	579.60	594.24	646.97	652.79	677.79	681.86	688.68	697.63
Married Couple	922.69	941.68	978.92	987.73	987.73	993.66	1,003.60	1,016.65
Married Couple, One Partner Blind	948.69	968.28	1,005.87	1,014.92	1,014.92	1,021.01	1,031.22	1,044.63
Widow(er) with One Child	922.69	941.68	978.92	987.73	987.73	993.66	1,003.60	1,016.65
Each Dependent Child [2,3]	112.91	113.81	115.29	116.33	116.33	117.03	118.20	119.74
Orphan [3,4]	338.38	338.38	345.52	348.63	348.63	350.72	354.23	358.83

1. Changes to the Old Age Security Act provided for a lump sum increase of $25 in July and December 1984 to single GIS recipients; the same increases were provided to single WVA/CWA beneficiaries.
2. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married rate; the additional child benefit is payable on behalf of the second and each subsequent child.
3. This benefit is reduced by an amount equal to the Family Allowances paid for that child.
4. Changes to the legislation governing this program provided for quarterly indexing of orphan's benefits as of July 1984.

Table 9.5 War Veterans' and Civilian War Allowances Number of Cases and Benefit Expenditures by Province/Territory

1983-84 and 1984-85

Province/Territory	1983-84		1984-85	
	Cases [1] March 1984	Benefit Expenditures ($000's)	Cases [1] March 1985	Benefit Expenditures ($000's)
Newfoundland	5,277	25,012	5,111	26,064
Prince Edward Island	1,471	8,212	1,489	8,593
Nova Scotia	8,433	43,713	8,161	45,131
New Brunswick	6,133	33,810	5,880	34,403
Québec	11,464	57,841	11,042	61,887
Ontario	29,778	135,424	30,665	155,980
Manitoba	4,054	18,109	3,971	21,354
Saskatchewan	3,445	16,616	3,276	16,007
Alberta [2]	4,943	22,451	4,980	25,664
British Columbia [3]	12,253	52,056	12,263	58,764
Outside Canada	1,387	8,459	1,519	11,036
Total	88,638	421,702[4]	88,357	464,882[4]

1. Refers to the number of single/family units.
2. Includes data for the Northwest Territories.
3. Includes data for the Yukon.
4. Totals do not add due to rounding.

Table 9.6 War Veterans' and Civilian War Allowances Number of Cases[1] by Age Group and Type of Case

March 1985[2]

Age Group	War Veterans/ Civilians	Widow(er)s	Total
<55	1,092	1,929	3,021
55 - 59	5,179	4,933	10,112
60 - 64	28,603	8,643	37,246
65 - 69	9,848	3,330	13,178
70 - 74	3,366	2,864	6,230
75 - 79	1,626	3,363	4,989
80 - 84	930	4,362	5,292
85 - 89	1,592	3,641	5,233
90+	743	1,706	2,449
Total	52,979	34,771	87,750

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[1] Excludes recipients of orphan's benefits.

[2] Data for March 1984 are not available.

APPENDICES

SUPPLEMENTARY DATA

These appendices contain data which are intended to provide the reader with an overview of program trends for the period 1982-1983 to 1984-1985, as well as summaries of certain federal provisions which may be perceived as being complementary to those income security programs described in this report. Individually, they contain the following information:

- Appendix A provides, for each fiscal year, data on the number of beneficiaries and benefit expenditures associated with federal programs covered in this inventory, disaggregated by province;
- Appendix B summarizes, by province, the beneficiary and benefit expenditure data for all federal and provincial programs described in this report;
- Appendix C outlines rate information for all federal programs and the Québec Pension Plan, from 1982 to 1985;
- Appendix D gives an overview of the Canada Assistance Plan, which enables the federal government to cost-share expenditures on eligible provincial/municipal programs providing assistance to persons in need;
- Appendix E outlines selected federal income tax exemptions and deductions, many of which relate to target groups covered in this inventory;
- Appendix F is a bibliography of government reports which were referenced during the update of this report, and
- Appendix G is a glossary of terms used in the inventory.

Notes on Interpretation of Statistical Tables

1. The term "beneficiary" is used to indicate the individual who is in receipt of benefits; exceptions have been indicated.
2. Beneficiary data relate to the month of March of the indicated year, unless otherwise noted.
3. **It is not advisable to add individual beneficiary counts**, since it is possible for a beneficiary to be eligible for benefits under a combination of programs.
4. Every attempt has been made to include only net benefits paid.
5. Wherever possible, administrative costs are excluded from the benefit expenditure data.

6. Costs for basic and regularly recurring special needs are generally included in the social assistance benefit expenditures.

7. Health and drug related costs are excluded from the social assistance benefit expenditures unless otherwise noted.

8. Data contained in the tables may not be consistent over time due to program changes and/or statistical reporting changes.

Symbols

The following symbols have been used throughout these appendices:

n/a	not available
- -	not applicable
e	estimate
p	preliminary
r	revised from previous report

APPENDIX A

Table A.1

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1983

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	49,562	98,035	83,842	33,245	76,685	1,851	5,265
Prince Edward Island	15,986	18,527	15,750^r	10,489	14,363	1,865	1,417
Nova Scotia	100,866	129,673	108,429^r	80,219	66,386	9,692	8,678
New Brunswick	77,431	111,158	96,338^r	56,468	70,938	6,295	6,291
Québec	619,331	956,533	732,197^r	6,449[7]	458,990	16,344	11,193
Ontario	909,832	1,268,005	880,052^r	726,172	436,266	47,401	28,464
Manitoba	129,385	150,109	121,871^r	92,625	51,303	9,910	4,039
Saskatchewan	123,639	144,768	105,419^r	83,726	35,669	5,644	3,439
Alberta	171,062	353,845	216,871^r	127,637	117,386	10,647[8]	4,780[8]
British Columbia	311,547	398,711	265,035^r	223,984	181,689	22,700[9]	12,205[9]
Yukon	762	3,908	2,132^r	826	2,585	--	--
Northwest Territories	1,360	8,726	6,003^r	853	1,855	--	--
International Agreements	2,446[10]	--	--	--[11]	--	--	--
Outside Canada	--[12]	--[12]	3,032^r	13,260	278	6,356	1,280
Total	2,513,209	3,641,998	2,636,971^r	1,455,953	1,514,393	138,705	87,051

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1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (taxfilers) whose claim for the Child Tax Credit was allowed in respect of the 1982 taxation year.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by Employment and Immigration Canada; excluded are year-round fishermen, fishermen qualifying for regular benefits, persons receiving job creation benefits and the portion of work sharing participants who were not included in the computer pay system. (The job creation program was fully implemented by May 1982.)
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries paid under International Social Security Agreements.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.

Table A.2

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1984

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	50,975	98,087	78,516	36,006	77,495	1,839	5,277
Prince Edward Island	16,259	18,546	14,607	11,088	16,313	1,878	1,471
Nova Scotia	103,041	129,821	100,435	84,889	66,711	9,947	8,433
New Brunswick	79,324	111,112	91,391	60,176	75,753	6,557	6,133
Québec	635,262	947,412	705,504	7,032[7]	421,127	16,724	11,464
Ontario	932,658	1,266,056	895,030	766,971	359,112	49,500	29,778
Manitoba	131,578	150,646	110,191	97,696	43,882	10,105	4,054
Saskatchewan	126,007	145,787	106,324	88,874	35,281	5,786	3,445
Alberta	176,421	356,200	211,101	137,304	109,102	11,117[8]	4,943[8]
British Columbia	321,201	401,110	253,106	240,846	177,989	23,370[9]	12,253[9]
Yukon	778	3,827	2,418	836	2,272	--	--
Northwest Territories	1,412	9,012	6,689	935	1,578	--	--
International Agreements	3,855[10]	--	--	--[11]	--	--	--
Outside Canada	--[12]	--[12]	3,212	14,600	221	6,576	1,387
Total	2,578,771	3,637,616	2,578,524	1,547,253	1,386,836	143,399	88,638

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (taxfilers) whose claim for the Child Tax Credit was allowed in respect of the 1983 taxation year.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by Employment and Immigration Canada; excluded are year-round fishermen, a few seasonal fishermen, a small number of work sharing and job creation projects participants, and persons receiving adoption benefits.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries paid under International Social Security Agreements.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.

Table A.3

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1985

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	52,486	97,579	76,597	38,072	79,170	1,796	5,111
Prince Edward Island	16,509	18,629	16,023	11,509	17,170	1,888	1,489
Nova Scotia	105,763	129,526	97,034	88,563	68,870	9,867	8,161
New Brunswick	81,497	110,993	91,404	62,766	74,770	6,604	5,880
Québec	654,242	940,125	683,330	7,403[7]	422,450	16,517	11,042
Ontario	963,855	1,268,786	841,913	809,356	355,120	49,113	30,665
Manitoba	134,867	151,492	113,819	101,946	44,380	10,008	3,971
Saskatchewan	129,133	147,239	107,177	93,674	36,280	5,716	3,276
Alberta	183,546	354,650	215,344	146,594	101,200	11,059[8]	4,980[8]
British Columbia	333,227	402,237	247,205	255,822	169,090	23,157[9]	12,263[9]
Yukon	791	3,959	2,447	866	2,510	--	--
Northwest Territories	1,414	9,295	5,905	970	1,760	--	--
International Agreements	5,272[10]	--	--	--[11]	n/a[12]	--	--
Outside Canada	--[13]	--[13]	1,977	15,496	220	6,442	1,519
Total	2,662,602	3,634,510	2,500,175	1,633,037	1,373,000[14]	142,167	88,357

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (taxfilers) whose claim for the Child Tax Credit was allowed in respect of the 1984 taxation year. The figures are preliminary.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by Employment and Immigration Canada; excluded are year-round fishermen, a few seasonal fishermen, a small number of work sharing and job creation projects participants, and persons receiving adoption benefits.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries paid under International Social Security Agreements.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries are included in the "Outside Canada" category.
13. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.
14. Total may not add due to rounding.

Table A.4

Federal Programs Benefit Expenditures by Province/Territory

1982-83

($000's)

Province/ Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Veterans'/ Civilian War Allowances[5]
Newfoundland	225,228	66,294	55,921	61,171	416,498^{r}	9,321	23,634
Prince Edward Island	68,688	12,170	10,111^{r}	17,862	74,120	8,270	7,511
Nova Scotia	416,236	79,921	63,861^{r}	157,989	378,025	44,156	41,610
New Brunswick	323,987	69,626	60,078^{r}	107,589	412,406	27,123	32,560
Québec	2,538,058	573,537	413,364^{r}	12,413[6]	3,116,888^{r}	68,366	52,705
Ontario	3,296,632	763,545	485,041^{r}	1,581,438	2,766,895^{r}	210,425	122,554
Manitoba	493,765	96,413	77,077^{r}	183,300	293,117	47,256	16,845
Saskatchewan	474,643	96,238	68,888^{r}	159,434	200,332	25,037	15,582
Alberta	647,656	223,181	124,820^{r}	255,824	659,885	43,762[7]	20,788[7]
British Columbia	1,141,972	240,528	147,006^{r}	474,435	1,360,078^{r}	103,602[8]	47,268[8]
Yukon	3,140	2,510	1,217^{r}	1,757	17,742^{r}	--	--
Northwest Territories	6,726	6,633	4,564^{r}	1,546	9,728^{r}	--	--
International Agreements	6,305[9]	--	--	--[10]	--	--	--
Outside Canada	--[11]	--[11]	1,576^{r}	21,064	1,957	33,733	7,292
Total[12]	9,643,034	2,230,595	1,513,527^{r}	3,035,824	9,707,673^{r}	621,051	388,349

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1982 taxation year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents expenditures on all types of UI benefits, including training courses approved by Employment and Immigration Canada and benefits to year-round fishermen, to fishermen qualifying for regular benefits, and to participants in work sharing and job creation projects. (The job creation program was fully implemented by May 1982.)
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
12. Totals may not add due to rounding.

Table A.5

Federal Programs
Benefit Expenditures
by Province/Territory

1983-84

($000's)

Province/ Territory	Old Age Security [1]	Family Allowances	Child Tax Credit [2]	Canada Pension Plan [3]	Unemployment Insurance [4]	Veterans'/ Civilians' Disability Pensions [5]	War Veterans'/ Civilian War Allowances [5]
Newfoundland	244,942	68,775	49,707	74,907	464,091	9,749	25,012
Prince Edward Island	73,857	12,700	9,024	21,270	86,444	8,839	8,212
Nova Scotia	448,446	83,168	56,849	189,374	400,877	46,939	43,713
New Brunswick	349,920	72,567	53,559	130,378	463,500	28,712	33,810
Québec	2,733,226	586,391	386,543	16,264 [6]	2,981,359	72,098	57,841
Ontario	3,555,167	800,110	487,277	1,893,432	2,694,215	224,401	135,424
Manitoba	529,554	101,479	67,259	219,245	298,979	49,840	18,109
Saskatchewan	509,934	101,911	67,045	191,343	218,756	26,561	16,616
Alberta	702,185	236,042	121,731	311,771	915,782	46,685 [7]	22,451 [7]
British Columbia	1,238,716	253,866	139,720	578,506	1,370,499	109,718 [8]	52,056 [8]
Yukon	3,421	2,494	1,273	2,000	18,751	--	--
Northwest Territories	7,429	7,070	5,092	1,847	15,064	--	--
International Agreements	9,525 [9]	--	--	-- [10]	--	--	--
Outside Canada	-- [11]	-- [11]	1,747	26,505	2,320	34,239	8,459
Total [12]	10,406,323	2,326,572	1,446,826	3,656,841	9,930,637	657,781	421,702

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1983 taxation year.
3. Represents all benefit expenditures, including lump sum death benefits.
4. Represents expenditures on all types of UI benefits, including training courses approved by Employment and Immigration Canada and benefits to year-round and seasonal fishermen, to participants in work sharing and job creation projects, and to adoptive parents.
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
12. Totals may not add due to rounding.

Table A.6

Federal Programs
Benefit Expenditures
by Province/Territory

1984-85

($000's)

Province/ Territory	Old Age Security [1]	Family Allowances	Child Tax Credit [2]	Canada Pension Plan [3]	Unemployment Insurance [4]	Veterans'/ Civilians' Disability Pensions [5]	War Veterans'/ Civilian War Allowances [5]
Newfoundland	268,918	70,355	50,282	86,522	520,373	9,875	26,064
Prince Edward Island	80,181	13,212	10,785	24,296	102,276	9,054	8,593
Nova Scotia	487,979	86,359	57,099	216,660	433,113	48,034	45,131
New Brunswick	382,341	74,988	57,541	149,296	502,925	29,455	34,403
Québec	2,987,345	598,349	386,940	18,175[6]	3,084,984	73,525	61,887
Ontario	3,900,605	837,041	479,000	2,188,977	2,556,800	227,588	155,980
Manitoba	579,875	106,292	73,298	250,059	305,199	50,448	21,354
Saskatchewan	556,950	107,713	72,111	220,646	250,272	26,702	16,007
Alberta	776,982	246,219	132,104	365,125	925,503	47,115[7]	25,664[7]
British Columbia	1,366,662	267,058	143,535	668,746	1,455,277	111,170[8]	58,764[8]
Yukon	3,774	2,632	1,520	2,226	18,339	--	--
Northwest Territories	8,097	7,535	4,605	2,032	14,072	--	--
International Agreements	17,892[9]	--[12]	--	--[10]	n/a[11]	--	--
Outside Canada	--[12]	--[12]	1,012	30,552	1,963	35,365	11,036
Total[13]	11,417,601	2,417,755	1,469,832	4,223,311	10,171,096	668,331	464,882

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1984 taxation year. The figures are preliminary.
3. Represents all benefit expenditures including lump sum death benefits..
4. Represents expenditures on all types of UI benefits, including training courses approved by Employment and Immigration Canada and benefits to year-round and seasonal fishermen, to participants in work sharing and job creation projects, and to adoptive parents.
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Expenditures are included in the "Outside Canada" category.
12. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
13. Totals may not add due to rounding.

APPENDIX B

Table B.1

NEWFOUNDLAND

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	9,099	9,646	9,663
Guaranteed Income Supplement[2]	36,843	37,771	39,286
Spouse's Allowance	3,620	3,558	3,537
Total OAS/GIS/SPA	49,562	50,975	52,486
Family Allowances[3]	98,035	98,087	97,579
Child Tax Credit[4]	83,842	78,516	76,597[p]
Canada Pension Plan[5]	33,245	36,006	38,072
Unemployment Insurance[6]	76,685[7]	77,495	79,170
Veterans' and Civilians' Disability Pensions[8]	1,851	1,839	1,796
War Veterans' and Civilian War Allowances[8]	5,265	5,277	5,111
Provincial Programs			
Special Child Welfare Allowance[i]	252	327	426
Social Assistance[ii]	20,747	21,811	20,852
School Tax Exemption[iii,iv]	18,543	24,918	52,727
Workers' Compensation[v,vi]	15,280	15,115	16,127[p]

i. Represents the number of children.
ii. Represents the number of cases.
iii. Represents the number of households.
iv. Represents data for 1982, 1983 and 1984.
v. Represents data for 1982-83, 1983-84 and 1984-85.
vi. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.2

PRINCE EDWARD ISLAND

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	4,501	4,764	4,824
Guaranteed Income Supplement[2]	10,737	10,738	10,902
Spouse's Allowance	748	757	783
Total OAS/GIS/SPA	15,986	16,259	16,509
Family Allowances[3]	18,527	18,546	18,629
Child Tax Credit[4]	15,750[r]	14,607	16,023[p]
Canada Pension Plan[5]	10,489	11,088	11,509
Unemployment Insurance[6]	14,363[7]	16,313	17,170
Veterans' and Civilians' Disability Pensions[8]	1,865	1,878	1,888
War Veterans' and Civilian War Allowances[8]	1,417	1,471	1,489
Provincial Programs			
Financial Assistance[i]	5,010	4,428	4,335
Tax Deferral for Senior Citizens[ii,iii]	25[e]	25[e]	25[e]
Residential Property Tax Credit[ii,iii]	33,911	35,069	35,268
Workers' Compensation[iii,iv]	2,897	3,254	3,481[p]

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents data for 1982, 1983 and 1984.
iv. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.3

NOVA SCOTIA

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	33,959	35,724	36,532
Guaranteed Income Supplement[2]	62,095	62,533	64,316
Spouse's Allowance	4,812	4,784	4,915
Total OAS/GIS/SPA	100,866	103,041	105,763
Family Allowances[3]	129,673	129,821	129,526
Child Tax Credit[4]	108,429^{r}	100,435	97,034^{p}
Canada Pension Plan[5]	80,219	84,889	88,563
Unemployment Insurance[6]	66,386[7]	66,711	68,870
Veterans' and Civilians' Disability Pensions[8]	9,692	9,947	9,867
War Veterans' and Civilian War Allowances[8]	8,678	8,433	8,161
Provincial Programs			
Special Social Assistance[i]	56,616^{r}	57,170	58,302
Family Benefits[ii]	21,942	22,883	23,520
General Assistance[ii]	9,621	9,326	10,801
Property Tax Rebate for Senior Citizens[iii, iv]	20,135	18,600	19,087
Rental Assistance Program[iii]	1,701	1,800	1,950
Workers' Compensation[v,vi]	29,829^{r}	29,090	28,921^{p}

i. Represents the number of eligible GIS pensioners as identified in the March OAS/GIS payment file. These pensioners received the annual SSA payment in May of 1983, 1984 and 1985.

ii. Represents the number of cases.

iii. Represents the number of households.

iv. Represents data for 1981, 1982 and 1983.

v. Represents data for 1982, 1983 and 1984.

vi. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.4

NEW BRUNSWICK

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	24,997	26,214	26,397
Guaranteed Income Supplement[2]	48,373	49,086	50,793
Spouse's Allowance	4,061	4,024	4,307
Total OAS/GIS/SPA	77,431	79,324	81,497
Family Allowances[3]	111,158	111,112	110,993
Child Tax Credit[4]	96,338[r]	91,391	91,404[p]
Canada Pension Plan[5]	56,468	60,176	62,766
Unemployment Insurance[6]	70,938[7]	75,753	74,770
Veterans' and Civilians' Disability Pensions[8]	6,295	6,557	6,604
War Veterans' and Civilian War Allowances[8]	6,291	6,133	5,880
Provincial Programs			
Basic Social Assistance[i]	32,600	32,547	32,765
Disability Allowance[i]	2,444	2,552	2,658
Rental Assistance for the Elderly and for the Disabled[ii]	1,013[iii]	1,492	1,624
Property Tax Assessment Exemption[ii,iv]	11,450	11,775	11,643
Residential Property Tax Credit[ii]	158,233	159,730	169,267
Workers' Compensation[iv,v]	23,807	22,211	22,550[p]

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents elderly component only (prior to program expansion in 1983).
iv. Represents data for 1982, 1983 and 1984.
v. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.5

QUÉBEC

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	218,008	233,586	240,185
Guaranteed Income Supplement[2]	373,641	374,109	385,537
Spouse's Allowance	27,682	27,567	28,520
Total OAS/GIS/SPA	619,331	635,262	654,242
Family Allowances[3]	956,533	947,412	940,125
Child Tax Credit[4]	732,197[r]	705,504	683,330[p]
Canada Pension Plan[5]	6,449	7,032	7,403
Unemployment Insurance[6]	458,990[7]	421,127	422,450
Veterans' and Civilians' Disability Pensions[8]	16,344	16,724	16,517
War Veterans' and Civilian War Allowances[8]	11,193	11,464	11,042
Provincial Programs			
Québec Family Allowances[i]	947,474	937,654	931,144
Supplement for Handicapped Children[i]	9,689	11,293	12,477
Social Aid[ii]	396,801	415,287	424,433
Work Income Supplement[i,iii]	26,669	24,878	28,245[p]
LOGIRENTE[iv,v]	19,060	18,746	30,084
Real Estate Tax Refund[iii,iv]	739,377	814,760[p]	834,086[p]
Availability Allowance[i,iii]	374,464[r]	384,664[p]	377,921[p]
Maternity Allowance[vi]	37,474	37,107	38,893
Québec Pension Plan[vii]	463,490	518,241	577,695
Workers' Compensation[vi,viii]	310,678	313,948	347,662[p]

i. Represents the number of families.
ii. Represents the number of cases.
iii. Represents data for 1982, 1983 and 1984.
iv. Represents the number of households.
v. Represents data for the benefit period from October 1 of preceding year to September 30 of indicated year.
vi. Represents data for 1982-83, 1983-84 and 1984-85.
vii. Includes beneficiaries in all provinces. Beneficiaries of combined pensions (survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded. See also "Canada Pension Plan" above for the number of beneficiaries in Québec receiving CPP benefits.
viii. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.6

ONTARIO

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	506,753	534,783	549,135
Guaranteed Income Supplement[2]	378,819	373,049	388,410
Spouse's Allowance	24,260	24,826	26,310
Total OAS/GIS/SPA	909,832	932,658	963,855
Family Allowances[3]	1,268,005	1,266,056	1,268,786
Child Tax Credit[4]	880,052[r]	895,030	841,913[p]
Canada Pension Plan[5]	726,172	766,971	809,356
Unemployment Insurance[6]	436,266[7]	359,112	355,120
Veterans' and Civilians' Disability Pensions[8]	47,401	49,500	49,113
War Veterans' and Civilian War Allowances[8]	28,464	29,778	30,665
Provincial Programs			
GAINS-A	188,918	175,094	203,310
Handicapped Children's Benefits[i]	3,397	3,514	3,819
Family Benefits[ii]			
Regular FBA	67,018	72,452	74,878
GAINS-D	61,751	68,093	73,481
Work Incentive Program	1,776	2,102	2,434
General Welfare Assistance[ii,iii]			
General Assistance[iv]	124,328	121,014	116,838
Special Assistance	30,390	30,109	29,389
Supplementary Aid	5,993	7,503	6,959
Property Tax Grant[v,vi]	575,000	588,200	610,000
Sales Tax Grant[vi,vii]	888,100	919,800	933,640
Temporary Home Heating Grant[v,vi]	561,250	578,955	--
Ontario Tax Credits[viii,ix]	1,813,863	1,790,883	1,807,786
Workers' Compensation[vi,x]	332,703	323,537	364,921[p]

i. Represents the number of families. For the months of March 1983, 1984 and 1985, figures include 569, 516 and 758 regular Family Benefits families who received this benefit in addition to their regular entitlement.
ii. Represents the number of cases.
iii. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double-counting.
iv. Represents the number of cases in receipt of General Assistance only, i.e., employables and unemployables, foster children and nursing home cases. Excludes hostel cases; for the months of March 1983, 1984 and 1985 there were 11,022, 9,936 and 14,208 cases respectively.
v. Represents the number of households.
vi. Represents data for 1982, 1983 and 1984.
vii. Represents the number of pensioners.
viii. Represents data for 1981, 1982 and 1983.
ix. Represents the number of tax filers.
x. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.7

MANITOBA

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	60,491	63,646	63,986
Guaranteed Income Supplement[2]	64,559	63,586	66,242
Spouse's Allowance	4,335	4,346	4,639
Total OAS/GIS/SPA	129,385	131,578	134,867
Family Allowances[3]	150,109	150,646	151,492
Child Tax Credit[4]	121,871[r]	110,191	113,819[p]
Canada Pension Plan[5]	92,625	97,696	101,946
Unemployment Insurance[6]	51,303[7]	43,882	44,380
Veterans' and Civilians' Disability Pensions[8]	9,910	10,105	10,008
War Veterans' and Civilian War Allowances[8]	4,039	4,054	3,971
Provincial Programs			
Manitoba Supplement for Pensioners[i]	21,300	19,552	19,615
Child Related Income Support Program[ii]	8,686	9,409	8,534
Social Allowances[iii]	20,716	21,742	22,765
Municipal Assistance[iii]	8,294	9,400	10,337
Shelter Allowances for Family Renters[ii]	949	1,088	1,200
Shelter Allowances for Elderly Renters[iv]	3,082	3,169	3,414
Pensioner Homeowners' School Tax Assistance[iv,v]	39,136	43,000	55,784
Pensioner Tenants' School Tax Assistance[vi]	8,706[r]	7,999	8,938
Resident Homeowners' Tax Assistance[iv,v]	217,700	220,200	222,300[e]
Property Tax Credit[v]	310,160	310,812	312,000[e]
Cost-of-Living Tax Credit[v]	n/a	295,700	n/a
Workers' Compensation[v,vii]	37,358	34,823	44,398[p]

i. Represents the number of beneficiaries for the January-March quarter.
ii. Represents the number of families.
iii. Represents the number of cases.
iv. Represents the number of households.
v. Represents data for 1982, 1983 and 1984.
vi. Represents the number of rebates issued during the 1982-83, 1983-84 and 1984-85 fiscal years; data include retroactive rebates.
vii. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.8

SASKATCHEWAN

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only [1]	59,676	62,892	63,405
Guaranteed Income Supplement [2]	59,914	59,248	61,463
Spouse's Allowance	4,049	3,867	4,265
Total OAS/GIS/SPA	123,639	126,007	129,133
Family Allowances [3]	144,768	145,787	147,239
Child Tax Credit[4]	105,419[r]	106,324	107,177[p]
Canada Pension Plan[5]	83,726	88,874	93,674
Unemployment Insurance[6]	35,669 [7]	35,281	36,280
Veterans' and Civilians' Disability Pensions [8]	5,644	5,786	5,716
War Veterans' and Civilian War Allowances [8]	3,439	3,445	3,276
Provincial Programs			
Saskatchewan Income Plan	22,721	20,915	25,950
Family Income Plan[i]	7,421	7,493	7,767
Saskatchewan Assistance Plan[ii]	29,455	31,446	31,572
Senior Citizens' School Tax Rebate[iii]	77,771	79,588	80,793
Saskatchewan Tax Reductions[iv]	190,000[e]	190,000[e]	190,000[e]
Renters' Property Tax Rebate[iii,v]	76,132	63,830	63,772
Property Improvement Grant Program[iii]	218,926	216,477	218,053
Home Quarter Tax Assistance Program	--	--	68,000[e,vi]
Workers' Compensation[iv,vii]	36,942	34,048	38,080[p]

i. Represents the number of families.
ii. Represents the number of cases.
iii. Represents data for 1982-83, 1983-84 and 1984-85.
iv Represents data for 1982, 1983 and 1984.
v. Represents the number of households.
vi. Represents data for 1984 only.
vii. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.9

ALBERTA

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	85,028	90,553	92,329
Guaranteed Income Supplement[2]	80,645	80,438	85,229
Spouse's Allowance	5,389	5,430	5,988
Total OAS/GIS/SPA	171,062	176,421	183,546
Family Allowances[3]	353,845	356,200	354,650
Child Tax Credit[4]	216,871[r]	211,101	215,344[p]
Canada Pension Plan[5]	127,637	137,304	146,594
Unemployment Insurance[6]	117,386[7]	109,102	101,200
Veterans' and Civilians' Disability Pensions[8,9]	10,647	11,117	11,059
War Veterans' and Civilian War Allowances[8,9]	4,780	4,943	4,980
Provincial Programs			
Alberta Assured Income Plan	81,048	81,244	85,626
Alberta Widows' Pension[i]	--	2,673	3,284
Social Allowance[ii,iii]	50,318	45,474	50,915
Guardian Social Allowance[ii,iv]	1,136	1,496	1,638
Assured Income for the Severely Handicapped[ii,v]	8,216[r]	9,103	10,250
Senior Citizens' Renter Assistance Grant & Widows' Renter Assistance Grant[vi,vii]	37,298[viii]	39,162	40,958
Property Tax Reduction Benefits (Homeowner Refund only)[vi,vii]	154,677	149,660	162,266
Senior Citizens' Home Heating Protection Program[vii]	76,030	79,884	85,007
Alberta Renter Assistance Credit[vii]	331,000[e]	330,000	n/a
Remote Area Heating Allowance[ix]	13,000[e]	10,000[e]	7,000[e]
Workers' Compensation[vii,x]	89,124	53,459	61,325[p]

i. Program was implemented in May 1983.
ii. Represents the number of cases.
iii. Includes cases receiving Social Allowance/AISH benefits.
iv. Each case represents one child.
v. Excludes cases receiving Social Allowance/AISH benefits.
vi. Represents the number of households.
vii. Represents data for 1982, 1983 and 1984.
viii. Represents Senior Citizens' Renter Assistance Grant beneficiaries only (prior to program expansion in 1983).
ix. Represents data for 1982-83, 1983-84 and 1984-85 fiscal years.
x. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.10

BRITISH COLUMBIA

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only [1]	170,442	180,321	183,120
Guaranteed Income Supplement [2]	132,663	132,300	140,446
Spouse's Allowance	8,442	8,580	9,661
Total OAS/GIS/SPA	311,547	321,201	333,227
Family Allowances [3]	398,711	401,110	402,237
Child Tax Credit [4]	265,035[r]	253,106	247,205[p]
Canada Pension Plan [5]	223,984	240,846	255,822
Unemployment Insurance [6]	181,689 [7]	177,989	169,090
Veterans' and Civilians' Disability Pensions [8,10]	22,700	23,370	23,157
War Veterans' and Civilian War Allowances [8,10]	12,205	12,253	12,263
Provincial Programs			
GAIN for Seniors Supplement	51,909	47,922	46,967
GAIN[i]			
Income Assistance	109,449[r,ii]	127,417	135,084
Supplementary Programs	18,402[r,ii]	18,604	18,292
Shelter Aid for Elderly Renters[iii]	10,640	10,020	9,962
Land Tax Deferment Program[iii]	2,953	2,901	2,852
Home Owner Grant[iii]	600,000[e]	600,000[e]	621,000[e]
Workers' Compensation[iv,v]	133,141	119,704	115,358[p]

i. Represents the number of cases.
ii. Data for March 1983 are based on a new statistical reporting system which was implemented during 1982-83; these data have been revised to remain consistent with subsequent data.
iii. Represents the number of households.
iv. Represents data for 1982, 1983 and 1984.
v. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.11

YUKON

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	372	378	361
Guaranteed Income Supplement[2]	368	381	407
Spouse's Allowance	22	19	23
Total OAS/GIS/SPA	762	778	791
Family Allowances[3]	3,908	3,827	3,959
Child Tax Credit[4]	2,132[r]	2,418	2,447[p]
Canada Pension Plan[5]	826	836	866
Unemployment Insurance[6]	2,585[7]	2,272	2,510
Veterans' and Civilians' Disability Pensions[8,11]	--	--	--
War Veterans' and Civilian War Allowances[8,11]	--	--	--
Territorial Programs			
Income Supplement Program for Seniors	390	400	427
Social Assistance[i]	674	559	653
Pioneer Utility Grant[ii]	244	243	266
Homeowners' Grant[ii]	2,700	2,893	2,855
Workers' Compensation[iii,iv]	1,148	1,059	1,024[p]

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents data for 1982, 1983 and 1984.
iv. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.12

NORTHWEST TERRITORIES

Number of Beneficiaries by Program

March 1983, 1984 and 1985

Program	March 1983	March 1984	March 1985
Federal Programs*			
Old Age Security Only[1]	252	253	242
Guaranteed Income Supplement[2]	1,038	1,084	1,107
Spouse's Allowance	70	75	65
Total OAS/GIS/SPA	1,360	1,412	1,414
Family Allowances[3]	8,726	9,012	9,295
Child Tax Credit[4]	6,003[r]	6,689	5,905[p]
Canada Pension Plan[5]	853	935	970
Unemployment Insurance[6]	1,855[7]	1,578	1,760
Veterans' and Civilians' Disability Pensions[8,12]	--	--	--
War Veterans' and Civilian War Allowances[8,12]	--	--	--
Territorial Programs			
Senior Citizens' Benefits[i]	1,192[r]	1,231	1,270
Social Assistance[ii]	2,233	2,094	2,289
Senior Citizens' Land Tax Relief[iii]	72	91	100
Homeowner's Tax Rebate Program[iii]	1,033	1,543	1,815
Home Heating Oil Assistance Program[iii]	n/a	16	4
Workers' Compensation[iv,v]	3,142[r]	2,807	3,355[p]

i. Represents the total number of beneficiaries during the 1982-83, 1983-84 and 1984-85 fiscal years.
ii. Represents the number of cases.
iii. Represents the number of households.
iv. Represents data for 1982, 1983 and 1984.
v. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Notes Regarding Federal Programs

- Tables B.1 to B.12 -

1. Represents the number of pensioners receiving the basic OAS pension only.

2. Represents the number of pensioners receiving GIS benefits in addition to OAS.

3. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.

4. Represents the number of families (taxfilers) whose claim in respect of the 1982, 1983 and 1984 taxation years was allowed. The 1984 data are preliminary.

5. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.

6. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by Employment and Immigration Canada; excluded are year-round fishermen, a few seasonal fishermen, a small number of work sharing and job creation projects participants (see footnote 7) and persons receiving adoption benefits (new category effective January 1984).

7. March 1983 figure excludes all persons receiving job creation benefits.

8. Represents the number of individuals and families in receipt of a pension or allowance.

9. Includes beneficiaries in the Northwest Territories.

10. Includes beneficiaries in the Yukon.

11. Number of beneficiaries included in British Columbia's figures.

12. Number of beneficiaries included in Alberta's figures.

Table B.13

NEWFOUNDLAND

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	132,305	145,591	156,547
Guaranteed Income Supplement[2]	80,517	86,417	98,997
Spouse's Allowance	12,405	12,934	13,373
Total OAS/GIS/SPA	225,228	244,942	268,918
Family Allowances	66,294	68,775	70,355
Child Tax Credit[3]	55,921	49,707	50,282[p]
Canada Pension Plan[4]	61,171	74,907	86,522
Unemployment Insurance[5]	416,498[r]	464,091	520,373
Veterans' and Civilians' Disability Pensions[6]	9,321	9,749	9,875
War Veterans' and Civilian War Allowances[6]	23,634	25,012	26,064
Provincial Programs			
Special Child Welfare Allowance	247	352	413[p]
Social Assistance	79,793	87,163	85,598[i]
School Tax Exemption[ii]	1,997	2,450	5,028
Workers' Compensation	25,660[r]	28,370	29,954[p]

i. Decrease due to funds channelled to the Employment Opportunities Program.
ii. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.14

PRINCE EDWARD ISLAND

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	44,004	47,850	50,683
Guaranteed Income Supplement [2]	22,405	23,628	26,970
Spouse's Allowance	2,279	2,379	2,528
Total OAS/GIS/SPA	68,688	73,857	80,181
Family Allowances	12,170	12,700	13,212
Child Tax Credit [3]	10,111[r]	9,024	10,785[p]
Canada Pension Plan[4]	17,862	21,270	24,296
Unemployment Insurance [5]	74,120	86,444	102,276
Veterans' and Civilians' Disability Pensions [6]	8,270	8,839	9,054
War Veterans' and Civilian War Allowances [6]	7,511	8,212	8,593
Provincial Programs			
Financial Assistance	22,280[r]	20,040	20,123
Tax Deferral for Senior Citizens	n/a	n/a	n/a
Residential Property Tax Credit[i]	940	975	1,063
Workers' Compensation[i]	3,048[r]	2,955	3,315[p]

[i] Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.15

NOVA SCOTIA

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	277,701	302,327	322,978
Guaranteed Income Supplement[2]	124,998	131,858	150,392
Spouse's Allowance	13,537	14,261	14,610
Total OAS/GIS/SPA	416,236	448,446	487,979
Family Allowances	79,921	83,168	86,359
Child Tax Credit[3]	63,861[r]	56,849	57,099[p]
Canada Pension Plan[4]	157,989	189,374	216,660
Unemployment Insurance[5]	378,025	400,877	433,113
Veterans' and Civilians' Disability Pensions[6]	44,156	46,939	48,034
War Veterans' and Civilian War Allowances[6]	41,610	43,713	45,131
Provincial Programs			
Special Social Assistance[i]	10,557	10,449	10,445
Family Benefits	86,488	96,919	105,535
General Assistance	23,338[ii]	25,606	30,597
Property Tax Rebate for Senior Citizens[iii]	2,690	2,624	2,699
Rental Assistance Program	940	1,003	1,114
Workers' Compensation[iv]	47,660	51,060	53,298

i. Represents expenditures incurred in May of 1982, 1983 and 1984.
ii. Represents expenditures for 1982.
iii. Represents expenditures for 1981, 1982 and 1983.
iv. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.16

NEW BRUNSWICK

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	212,404	231,816	247,709
Guaranteed Income Supplement[2]	99,646	105,602	121,412
Spouse's Allowance	11,937	12,502	13,220
Total OAS/GIS/SPA	323,987	349,920	382,341
Family Allowances	69,626	72,567	74,988
Child Tax Credit[3]	60,078[r]	53,559	57,541[p]
Canada Pension Plan[4]	107,589	130,378	149,296
Unemployment Insurance[5]	412,406	463,500	502,925
Veterans' and Civilians' Disability Pensions[6]	27,123	28,712	29,455
War Veterans' and Civilian War Allowances[6]	32,560	33,810	34,403
Provincial Programs			
Basic Social Assistance	154,798	159,702	174,287
Disability Allowance	10,010	10,490	11,200
Rental Assistance for the Elderly and for the Disabled	510[i]	820	1,200
Property Tax Assessment Exemption[ii]	439	726	838
Residential Property Tax Credit	58,398	59,200	66,006
Workers' Compensation[ii]	34,025	39,123	39,580

i. Represents expenditures on the elderly only (prior to program expansion in 1983).
ii. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.17

QUÉBEC

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	1,711,845	1,871,367	2,006,526
Guaranteed Income Supplement[2]	752,718	786,090	902,258
Spouse's Allowance	73,495	75,769	78,561
Total OAS/GIS/SPA	2,538,058	2,733,226	2,987,345
Family Allowances	573,537	586,391	598,349
Child Tax Credit[3]	413,364[r]	386,543	386,940[p]
Canada Pension Plan[4]	12,413	16,264	18,175
Unemployment Insurance[5]	3,116,888[r]	2,981,359	3,084,984
Veterans' and Civilians' Disability Pensions[6]	68,366	72,098	73,525
War Veterans' and Civilian War Allowances[6]	52,705	57,841	61,887
Provincial Programs			
Québec Family Allowances	177,337	183,029	186,224
Supplement for Handicapped Children	9,124	11,454	13,910
Social Aid	1,518,643	1,836,287	2,010,600
Work Income Supplement[i]	19,785	20,763	25,100[p]
LOGIRENTE[ii]	7,851	8,400	16,300
Real Estate Tax Refund[i]	108,845	124,500[p]	131,102[p]
Availability Allowance[i]	137,200[r]	139,400[p]	136,893[p]
Maternity Allowance	8,994	8,906	9,334
Québec Pension Plan[iii]	1,052,564	1,281,327	1,629,052
Workers' Compensation	607,253[r]	635,516	760,890[p]

i. Represents expenditures for 1982, 1983 and 1984.
ii. Represents expenditures for the benefit year October 1 to September 30 of indicated years.
iii. Includes out-of-province expenditures. See also "Canada Pension Plan" above for CPP expenditures in Québec.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.18

ONTARIO

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	2,559,044	2,788,498	3,000,826
Guaranteed Income Supplement[2]	686,059	710,990	838,800
Spouse's Allowances	51,528	55,679	60,978
Total OAS/GIS/SPA	3,296,632	3,555,167	3,900,605
Family Allowances	763,545	800,110	837,041
Child Tax Credit[3]	485,041^r	487,277	479,000^p
Canada Pension Plan[4]	1,581,438	1,893,432	2,188,977
Unemployment Insurance[5]	2,766,895^r	2,694,215	2,556,800
Veterans' and Civilians' Disability Pensions[6]	210,425	224,401	227,588
War Veterans' and Civilian War Allowances[6]	122,554	135,424	155,980
Provincial Programs			
GAINS-A	88,829	82,880	111,868
Handicapped Children's Benefits[i]	--	--	--
Family Benefits[ii]			
Regular FBA GAINS-D Work Incentive Program	639,509	747,097	853,958
General Welfare Assistance[iii]			
General Assistance Special Assistance Supplementary Aid	401,774	484,184	516,000^e
Property Tax Grant[iv]	260,079	278,841	288,508
Sales Tax Grant[iv]	44,406	45,990	46,682
Temporary Home Heating Grant[v]	32,886	22,445	11,579
Ontario Tax Credits[v]	263,027	270,312	280,205
Workers' Compensation[iv]	725,915	860,093	978,611^p

i. Expenditures are included in the Family Benefits figure.
ii. Includes expenditures on Handicapped Children's Benefits and drug benefit costs. Expenditures on drug benefits amounted to $25,891,000 in 1982-83, $32,372,000 in 1983-84 and $39,719,000 in 1984-85.
iii. Includes all drug and health related costs.
iv. Represents expenditures for 1982, 1983 and 1984.
v. Represents expenditures for 1981, 1982 and 1983.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.19

MANITOBA

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	360,801	391,379	416,759
Guaranteed Income Supplement[2]	121,873	126,470	150,438
Spouse's Allowance	11,091	11,706	12,678
Total OAS/GIS/SPA	493,765	529,554	579,875
Family Allowances	96,413	101,479	106,292
Child Tax Credit[3]	77,077[r]	67,259	73,298[p]
Canada Pension Plan[4]	183,300	219,245	250,059
Unemployment Insurance[5]	293,117	298,979	305,199
Veterans' and Civilians' Disability Pensions[6]	47,256	49,840	50,448
War Veterans' and Civilian War Allowances[6]	16,845	18,109	21,354
Provincial Programs			
Manitoba Supplement for Pensioners	3,466	3,184	3,148
Child Related Income Support Program	6,372	6,684	6,114
Social Allowances	83,555	96,203	106,881
Municipal Assistance[i]	17,555	30,089	36,932
Shelter Allowances for Family Renters	982	1,300	1,500
Shelter Allowances for Elderly Renters	2,524	3,000	3,400
Pensioner Homeowners' School Tax Assistance[i]	5,717	6,500	8,100
Pensioner Tenants' School Tax Assistance[ii]	1,731	1,500	1,700
Resident Homeowners' Tax Assistance[i]	69,508	70,500	72,000
Property Tax Credit[i]	75,100	77,900	81,800[e]
Cost-of-Living Tax Credit[i]	25,700	31,100	35,800
Workers' Compensation[i]	41,378[r]	50,405	63,595[p]

i. Represents expenditures for 1982, 1983 and 1984.
ii. Includes expenditures on retroactive rebates for earlier tax years.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.20

SASKATCHEWAN

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	345,714	376,134	400,891
Guaranteed Income Supplement[2]	117,939	122,640	143,964
Spouse's Allowance	10,990	11,159	12,096
Total OAS/GIS/SPA	474,643	509,934	556,950
Family Allowances	96,238	101,911	107,713
Child Tax Credit[3]	68,888[r]	67,045	72,111[p]
Canada Pension Plan[4]	159,434	191,343	220,646
Unemployment Insurance[5]	200,332	218,756	250,272
Veterans' and Civilians' Disability Pensions[6]	25,037	26,561	26,702
War Veterans' and Civilian War Allowances[6]	15,582	16,616	16,007
Provincial Programs			
Saskatchewan Income Plan	5,473	5,049	9,496
Family Income Plan	15,968	17,523	18,980
Saskatchewan Assistance Plan	155,135	174,863	187,886
Senior Citizens' School Tax Rebate	23,661	25,436	26,520
Saskatchewan Tax Reductions[i]	22,000[e]	22,000[e]	22,000[e]
Renters' Property Tax Rebate	8,254	7,572	8,200
Property Improvement Grant Program	44,625	44,821	46,190
Home Quarter Tax Assistance Program	--	--	16,000[e,ii]
Workers' Compensation[i]	55,810	69,074	80,927[p]

i. Represents expenditures for 1982, 1983 and 1984.
ii. Represents expenditures for 1984 only.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.21

ALBERTA

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	479,567	526,015	568,327
Guaranteed Income Supplement[2]	154,684	161,893	192,764
Spouse's Allowance	13,404	14,277	15,890
Total OAS/GIS/SPA	647,656	702,185	776,982
Family Allowances	223,181	236,042	246,219
Child Tax Credit[3]	124,820[r]	121,731	132,104[p]
Canada Pension Plan[4]	255,824	311,771	365,125
Unemployment Insurance[5]	659,885	915,782	925,503
Veterans' and Civilians' Disability Pensions[6,7]	43,762	46,685	47,115
War Veterans' and Civilian War Allowances[6,7]	20,788	22,451	25,664
Provincial Programs			
Alberta Assured Income Plan	64,524	61,447	62,718
Alberta Widows' Pension[i]	--	7,306	12,886
Social Allowance	332,736	343,957	367,377
Guardian Social Allowance	2,269	2,916	3,613
Assured Income for the Severely Handicapped	59,694	72,763	82,274
Senior Citizens' Renter Assistance Grant & Widow's Renter Assistance Grant	30,757[ii]	37,986	42,614
Property Tax Reduction Benefits (Homeowner Refund only)	32,166	51,488	66,000
Senior Citizens' Home Heating Protection Program[iii]	7,603	7,988	8,501
Alberta Renter Assistance Credit[iii]	38,200[e]	86,000	n/a
Remote Area Heating Allowance	3,883	2,629	2,871
Workers' Compensation[iii]	164,525[r]	250,506	233,547[p]

i. Program was introduced in May 1983.
ii. Coverage was extended to Widows' Pension beneficiaries in May 1983; figure shown represents expenditures on eligible seniors only.
iii. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.22

BRITISH COLUMBIA

Benefit Expenditures
by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	872,944	957,207	1,032,384
Guaranteed Income Supplement[2]	248,682	259,889	310,304
Spouse's Allowance	20,345	21,621	23,973
Total OAS/GIS/SPA	1,141,972	1,238,716	1,366,662
Family Allowances	240,528	253,866	267,058
Child Tax Credit[3]	147,006[r]	139,720	143,535[p]
Canada Pension Plan[4]	474,435	578,506	668,746
Unemployment Insurance[5]	1,360,078[r]	1,370,499	1,455,277
Veterans' and Civilians' Disability Pensions [6,8]	103,602	109,718	111,170
War Veterans' and Civilian War Allowances [6,8]	47,268	52,056	58,764
Provincial Programs			
GAIN for Seniors Supplement	19,780	18,205	17,683
GAIN			
Income Assistance Supplementary Programs	609,223	781,561	855,197
Shelter Aid for Elderly Renters	8,541	8,882	9,130
Land Tax Deferment Program[i]	8,572	10,730	12,887
Home Owner Grant	255,000	259,000	268,000
Workers' Compensation[ii]	256,828	261,640	274,443[p]

i. Represents cumulative value of all taxes deferred since program's inception, plus interest.
ii. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.23

YUKON

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	2,185	2,378	2,552
Guaranteed Income Supplement[2]	867	962	1,121
Spouse's Allowance	87	81	101
Total OAS/GIS/SPA	3,140	3,421	3,774
Family Allowances	2,510	2,494	2,632
Child Tax Credit[3]	1,217[r]	1,273	1,520[p]
Canada Pension Plan[4]	1,757	2,000	2,226
Unemployment Insurance[5]	17,742[r]	18,751	18,339
Veterans' and Civilians' Disability Pensions[6,9]	--	--	--
War Veterans' and Civilian War Allowances[6,9]	--	--	--
Territorial Programs			
Income Supplement Program for Seniors	290	405	414
Social Assistance	2,629	2,200	2,335
Pioneer Utility Grant	118	117	144
Homeowners' Grant	775	821	826
Workers' Compensation[i]	1,713[r]	2,967	2,017[p]

i. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.24

NORTHWEST TERRITORIES

Benefit Expenditures by Program

1982-83, 1983-84 and 1984-85

($000's)

Program	1982-83	1983-84	1984-85
Federal Programs*			
Basic Old Age Security Pension Only[1]	3,845	4,186	4,421
Guaranteed Income Supplement [2]	2,619	2,902	3,322
Spouse's Allowance	262	340	353
Total OAS/GIS/SPA	6,726	7,429	8,097
Family Allowances	6,633	7,070	7,535
Child Tax Credit [3]	$4,564^{r}$	5,092	$4,605^{p}$
Canada Pension Plan[4]	1,546	1,847	2,032
Unemployment Insurance [5]	$9,728^{r}$	15,064	14,072
Veterans' and Civilians' Disability Pensions [6,10]	--	--	--
War Veterans' and Civilian War Allowances [6,10]	--	--	--
Territorial Programs			
Senior Citizens' Benefits	612^{r}	668	967
Social Assistance	8,742	9,282	9,297
Senior Citizens' Land Tax Relief	18^{e}	29	35
Homeowner's Tax Rebate Program	315	468	556
Home Heating Oil Assistance Program	n/a	5	2
Workers' Compensation[i]	$3,618^{r}$	3,423	$4,891^{p}$

i. Represents expenditures for 1982, 1983 and 1984.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Notes Regarding Federal Programs

- Tables B.13 to B.24 -

1. Represents all expenditures on the Basic OAS pension - this includes the amount of OAS paid to OAS/GIS pensioners.

2. Represents expenditures on the Guaranteed Income Supplement only.

3. Represents the value of Child Tax Credit claims allowed in respect of the 1982, 1983 and 1984 taxation years. Figures for 1984 are preliminary.

4. Represents all benefit expenditures, including lump sum death benefits.

5. Represents expenditures on all types of UI benefits, including training courses approved by Employment and Immigration Canada, and benefits to year-round and seasonal fishermen, work sharing and job creation projects participants and adoptive parents.

6. Includes payments to surviving dependents.

7. Includes expenditures in the Northwest Territories.

8. Includes expenditures in the Yukon.

9. Expenditures included in British Columbia's figures.

10. Expenditures included in Alberta's figures.

APPENDIX C

Table C.1

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Maximum Monthly Benefits by Program

1982 to 1985

Effective Date	OAS	GIS			SPA		OAS/GIS	
		Singles and One-pensioner Families	Two-pensioner Families (each pensioner)	Portion of Extended SPA	Regular	Extended	Singles and One-pensioner Families	Two-pensioner Families (each pensioner)
1982								
January	$ 227.73	$ 228.63	$ 176.27	$ 176.27	$ 404.00	$ 404.00	$ 456.36	$ 404.00
April	232.97	233.89	180.32	180.32	413.29	413.29	466.86	413.29
July	239.73	240.67	185.55	185.55	425.28	425.28	480.40	425.28
October	246.92	247.89	191.12	191.12	438.04	438.04	494.81	438.04
1983								
January	251.12	252.10	194.37	194.37	445.49	445.49	503.22	445.49
February [1]	250.62	252.60	194.87	194.87	445.49	445.49	503.22	445.49
April	254.13	255.13	196.70	196.70	450.83	450.83	509.26	450.83
July	256.67	257.68	198.67	198.67	455.34	455.34	514.35	455.34
October	260.52	261.55	201.65	201.65	462.17	462.17	522.07	462.17
1984								
January	263.78	265.60	204.86	204.86	468.64	468.64	529.38	468.64
April	266.28	267.33	206.11	206.11	472.39	472.39	533.61	472.39
July [2]	269.74	295.81	208.79	233.79	478.53	503.53	565.55	478.53
October	272.17	298.47	210.67	235.89	482.84	508.06	570.64	482.84
December [2]	272.17	323.47	210.67	260.89	482.84	533.06	595.64	482.84
1985								
January	273.80	325.41	211.93	262.46	485.73	536.26	599.21	485.73
April	276.54	328.66	214.05	265.08	490.59	541.62	605.20	490.59
July	280.14	332.93	216.83	268.53	496.97	548.67	613.07	496.97

1. The OAS rate was "de-indexed" in keeping with the federal government's restraint program ("6" and "5").
2. The monthly GIS single rate and the Extended Spouse's Allowance rate were increased by $50 in two stages: $25 in July 1984 and $25 in December 1984.

Table C.2

Federal Family Allowances and Québec Family Allowances Monthly Benefits per Child

1982 to 1985

	1982	1983	1984	1985
Federal Rates				
Family Allowance	$26.91	$28.52	$29.95	$31.27
Special Allowance	37.65	41.87	44.68	46.65
Alberta Variation				
Child, 0-6 years	20.90	22.10	23.10	24.50
7-11 years	26.10	27.70	28.70	30.00
12-15 years	34.30	36.40	38.60	39.80
16-17 years	38.50	40.80	43.30	45.00
Québec Variation				
Child, 0-11 years				
first child	16.15	17.12	17.98	18.77
second child	25.65	27.19	28.55	29.81
third and each additional child	62.43	66.18	69.49	72.55
Child, 12-17 years				
first child	22.88	24.25	25.11	26.44
second child	32.38	34.32	35.68	37.48
third and each additional child	69.16	73.31	76.62	80.22
Québec Family Allowances[1]				
First child	7.09	7.52	7.90	7.90
Second child	9.48	10.05	10.55	10.55
Third child	11.84	12.55	13.18	13.18
Fourth and each additional child	14.20	15.05	15.80	15.80

1. Paid on behalf of children who are not wards of the province.

Table C.3

Child Tax Credit
Maximum Credits, Income Reduction Points and Cut-Off Levels

1982 to 1985 Taxation Years

Taxation Year[1]	Maximum Credit	Income Reduction Point	Income Cut-off Levels				
			Number of Children				
			1	2	3	4	5
1982	343	26,330	33,190	40,050	46,910	53,770	60,630
1983	343 [2]	26,330[2]	33,190	40,050	46,910	53,770	60,630
1984	367	26,330 [2]	33,670	41,010	48,350	55,690	63,030
1985	384	26,330[2]	34,010	41,690	49,370	57,050	64,730

1. The Child Tax Credit is claimed and payable in the year following the relevant taxation year.
2. Fixed at 1982 level.

Table C.4

Canada and Québec Pension Plans
Maximum Monthly Benefits
by Type of Benefit

1982 to 1985

Type of Benefit	Canada Pension Plan				Québec Pension Plan			
	1982	1983	1984	1985	1982	1983	1984	1985
Retirement Pension[1]	$ 307.65	$ 345.15	$ 387.50	$ 435.42	$ 307.65	$ 345.14	$ 387.50	$ 435.42
Disability Pension	301.42	337.46	374.50	414.13	411.92	460.30	505.57	550.90
Surviving Spouse's Pension								
(a) 65 and over	184.59	207.09	232.50	261.25	184.59	207.09	232.50	261.25
(b) 55-64[2]	186.05	208.03	229.18	250.84	296.55	330.87	420.31	450.38
(c) under 55	186.05	208.03	229.18	250.84	296.55	330.87	360.25	387.68
Combined Pension[3]	307.65	345.15	387.50	435.42	307.65	345.15	387.50	435.42
Disabled Contributor's Child's Benefit	70.68	78.60	83.87	87.56	29.00	29.00	29.00	29.00
Orphan's Benefit	70.68	78.60	83.87	87.56	29.00	29.00	29.00	29.00
Death Benefit	1,650.00	1,850.00	2,080.00	2,340.00	1,650.00	1,850.00	2,080.00	2,340.00

1. This is the maximum benefit payable at age 65. As of January 1, 1984, the Québec Pension Plan includes a flexible retirement provision. The maximum monthly pension for 1985 varies from $304.79 at age 60 to $566.05 at age 70 or over.
2. New category, effective January 1, 1984 for the Québec Pension Plan.
3. Surviving spouse's pension plus retirement or disability pension. See footnote '1' concerning the QPP retirement pension.

Table C.5

Unemployment Insurance
Premium Rates, Benefits and Earnings

1982 to 1985

	1982	1983	1984	1985
Maximum Weekly Insurable Earnings	$350.00	$385.00	$425.00	$460.00
Basic Weekly Premium[1]				
(i) Employee	1.65	2.30	2.30	2.35
(ii) Employer	2.31	3.22	3.22	3.29
Maximum Weekly Contribution				
(i) Employee	5.78	8.86	9.78	10.81
(ii) Employer	8.09	12.40	13.69	15.13
Maximum Annual Contribution				
(i) Employee	300.56	460.72	508.56	562.12
(ii) Employer	420.68	644.80	711.88[r]	786.76
Maximum Weekly Benefit[2]	210.00	231.00	255.00	276.00

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[1] Per $100 weekly insurable earnings.

[2] The maximum weekly benefit is equal to 60% of maximum weekly insurable earnings.

Table C.6

Veterans' and Civilians' Disability Pensions
Sample Monthly Benefits [1]
by Type of Benefit

1982 to 1985

Effective Date/ Disability Rating	Single Person	Married Couple	First Child [2]	Widow(er)	First Orphan [3]	Exceptional Incapacity Allowance	Clothing Allowance [4]	Attendance Allowance [4]
100% Disability								
1982	$ 910.46	$1,138.08	$118.36	$682.85	$236.72	$160.66 - 481.97	$7.58 - 68.25	$ 96.40 - 602.47
1983	1,015.16	1,268.95	131.97	761.37	263.94	179.14 - 537.40	8.45 - 76.10	107.49 - 671.75
1984	1,086.22	1,357.78	141.21	814.67	282.42	191.68 - 575.02	9.04 - 81.43	115.01 - 718.77
Jan. 1985	1,136.19	1,420.24	147.70	852.14	295.41	200.50 - 601.47	9.46 - 85.18	120.30 - 751.83
April 1985 [5]	1,146.83	1,433.54	149.09	860.12	298.18	202.38 - 607.10	9.55 - 85.98	121.43 - 758.87
45% Disability								
1982	409.71	512.14	53.26	256.07	26.63	--	7.58 - 68.25	96.40 - 602.47
1983	456.82	571.03	59.39	285.51	29.69	--	8.45 - 76.10	107.49 - 671.75
1984	488.80	611.00	63.54	305.50	31.77	--	9.04 - 81.43	115.01 - 718.77
Jan. 1985	511.29	639.11	66.47	319.55	33.23	--	9.46 - 85.18	120.30 - 751.83
April 1985 [5]	516.07	645.09	67.09	322.55	33.54	--	9.55 - 85.98	121.43 - 758.87

-- not applicable

1. Please note that these are sample benefits only. Different benefit levels are set for each of 20 classes of disability which range from 5% to 100% at 5% intervals.
2. An additional benefit is payable on behalf of each dependent child of a disability pensioner. Rates are specified for the first, second and each subsequent child in annual rate tables.
3. An orphan's benefit is payable on behalf of each dependent child of a surviving spouse. Rates are specified for the first, second and each subsequent child in annual rate tables. Please note that payment of this monthly benefit at the "45% Disability" rate or lower begins two years after the death of the disability pensioner, a lump sum payment having already been made.
4. Payment of the clothing and attendance allowances is not based on the percentage of disability.
5. Although rates are generally adjusted each January, legislative changes effective April 1985 increased benefits by an additional 0.9365%.

Table C.7

War Veterans' and Civilian War Allowances
Maximum Monthly Benefits
by Type of Benefit

1982 to 1985

Effective Date	Single Person, including Widow(er)	Blind Single Person, including Widow(er)	Married Couple	Married Couple, One Partner Blind	Widow(er) with One Child	Each Dependent Child[1,2]	Orphan[2]
1982							
January	$458.13	$480.92	$ 772.61	$ 795.35	$ 772.61	$ 97.33	$283.62
April	478.67	501.98	802.38	825.64	802.38	99.57	283.62
July	492.55	516.54	825.65	849.58	825.65	102.46	283.62
October	507.33	532.04	850.42	875.07	850.42	105.53	283.62
1983							
January	515.95	541.08	864.88	889.95	864.88	107.32	316.24
April	532.14	557.57	887.26	912.63	887.26	108.61	316.24
July	537.46	563.15	896.13	921.76	896.13	109.70	316.24
October	545.52	571.60	909.57	935.59	909.57	111.35	316.24
1984							
January	553.16	579.60	922.69	948.69	922.69	112.91	338.38
April	567.59	594.24	941.68	968.28	941.68	113.81	338.38
July [3,4]	619.97	646.97	978.92	1,005.87	978.92	115.29	345.52
October	625.55	652.79	987.73	1,014.92	987.73	116.33	348.63
December [3]	650.55	677.79	987.73	1,014.92	987.73	116.33	348.63
1985							
January	654.45	681.86	993.66	1,021.01	993.66	117.03	350.72
April	660.99	688.68	1,003.60	1,031.22	1,003.60	118.20	354.23
July	669.58	697.63	1,016.65	1,044.63	1,016.65	119.74	358.83

1. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married rate; the additional child benefit is payable on behalf of the second and each subsequent child.
2. This benefit is reduced by an amount equal to any Family Allowances paid for that child.
3. Changes to the Old Age Security Act provided for an increase of $25 in both July and December of 1984 to single GIS recipients; the same increases were provided to single WVA/CWA beneficiaries.
4. Changes to the legislation governing this program provided for quarterly indexing of orphan's benefits as of July 1984.

APPENDIX D

CANADA ASSISTANCE PLAN

Introduction

The Canada Assistance Plan (CAP), enacted in 1966, is administered by the Department of National Health and Welfare. CAP shares 50% of the eligible costs incurred by the provinces[1] and municipalities in providing assistance to persons in need and welfare services to those in need or likely to become in need.

The CAP program components are general assistance, homes for special care, health care, child welfare, welfare services and work activity projects. Eighty percent of CAP expenditures fall under its assistance provisions, which include general assistance (the cash welfare payment), care in homes for special care, certain health care costs, and the majority of child welfare expenditures. The remaining 20% are for welfare services and work activity projects. Payments under the welfare services component support provincial administration costs (i.e., costs of administering assistance and welfare service programs) and welfare services (e.g., day care and homemaker services). The individual CAP program components are described below.

(i) General Assistance

CAP shares in the cost of general assistance which is provided by each province to persons who are in need. Assistance includes the following basic requirements: food, shelter, clothing, fuel, utilities, household supplies, and personal requirements. Assistance may also include special needs such as: items incidental to carrying on a trade or other employment; items of special need necessary for safety, well-being or rehabilitation, including essential repairs or alterations to property; items required by disabled persons; and prescribed welfare services.

(ii) Homes for Special Care

CAP shares in the cost incurred by the provinces of providing care for persons in need residing in recognized homes for special care such as homes for the aged, nursing homes, child care facilities, and hostels for battered women and children.

(iii) Health Care

CAP shares in certain health care costs, such as costs for drugs and dental care, provided they are not covered under universal health care programs of the provinces, or not block funded under the Federal-Provincial Fiscal Arrangements and Established Programs Financing Act.

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[1] The term "provinces" includes the Yukon and Northwest Territories.

(iv) Child Welfare

The majority of the expenditures in this component relate to the costs of maintaining children in foster homes.

(v) Welfare Services

Welfare services include such services as day care for children; homemakers and other home support services; counselling; child welfare services; rehabilitation; and community development services.

(vi) Work Activity Projects

CAP shares in the costs of work activity projects designed to assist people who experience unusual difficulty in obtaining or holding employment.

Conditions for Cost-Sharing of General Assistance

Provincial governments are responsible for the design, comprehensiveness and the delivery of general assistance to the public. The federal government specifies conditions for cost-sharing through the CAP Act, Regulations, separate standard agreements signed with each province and program policies outlined in guidelines and notes.

Conditions for cost-sharing general assistance are:

(i) financial assistance must be provided to persons in need: these are defined as those who are found, on the basis of a needs test (see Overview to Chapter 4), to be unable to provide adequately for themselves and/or their dependents; or persons under the age of 21 years who are in the care, custody or supervision of a child welfare authority, or foster children;

(ii) provinces must agree that a period of residence in the province or in Canada will not be required as a condition of eligibility for assistance; and

(iii) provinces must establish, by law, a procedure by which applicants may appeal decisions with respect to social assistance.

In addition to the Act, Regulations and Agreements, there are several guidelines which relate specifically to general assistance. While these federal guidelines set limits which establish cost-sharing levels under CAP, the provinces may design and implement assistance programs as they deem appropriate.

The two main assistance guidelines under CAP relate to earnings exemptions/work-related expenses and liquid asset exemptions. These guidelines specify, for cost-sharing purposes, the maximum amount of employment income, allowances for work-related expenses and liquid assets which a province may exempt in arriving at the amount of benefit to be provided to an individual or family. Another assistance guideline relates to flat-rate allowances for the aged and disabled.

Expenditures

The CAP payments to provinces in 1983-84 and 1984-85 for all components totalled $3.64 and $4.0 billion respectively; of these totals, $2.47 and $2.76 billion represented payments solely for general assistance. Table D.1 provides a breakdown of the general assistance payments by province for fiscal years 1982-83 to 1984-85.

Table D.1 Canada Assistance Plan - General Assistance Federal Payments to the Provinces/Territories

1982-83 to 1984-85

($000's)

Province/ Territory	Federal Payments		
	1982-83	1983-84	1984-85
Newfoundland	39,550	44,584	43,030
Prince Edward Island	11,310	9,805	10,665
Nova Scotia	60,071	62,272	69,730
New Brunswick	85,099	87,307	96,429
Québec [1]	742,871	931,715	1,027,643
Ontario	523,533	601,893	703,211
Manitoba	47,648	59,803	74,932
Saskatchewan	66,109	82,217	86,478
Alberta	183,710	200,660	209,805
British Columbia	318,069	384,856	433,263
Yukon	1,451	904	1,020
Northwest Territories	4,217	4,844	4,664
Total [2]	2,083,638	2,470,860	2,760,868

1. The federal contribution to Québec is made up of cash payments and tax point transfers.
2. Totals may not add due to rounding.

NOTE: The above amounts reflect the payments made to the provinces/ territories during the indicated fiscal year and may include costs incurred in previous years.

APPENDIX E

SELECTED FEDERAL INCOME TAX EXEMPTIONS AND DEDUCTIONS

A variety of exemptions and deductions from net or total income[1] is available to Canadians through the federal income tax system. All are administered by Revenue Canada, Taxation under the Income Tax Act, Canada Pension Plan Act and Unemployment Insurance Act, and are claimed on the federal income tax return and adjoining schedules. The provinces also offer a variety of tax credit programs to supplement those available through the federal system. These are applied for via the federal income tax return, and are described in Chapter 5. The provisions described in this Appendix apply to the 1984 and 1985 tax years; changes proposed in the May 23, 1985 federal budget for the 1986 tax year are not discussed.

Although numerous federal and provincial tax provisions may be available to a taxfiler, only the following seven federal provisions (which may be considered as being complementary to the Canadian income security system) are discussed below: Basic Personal Exemption; Age Exemption; Married Exemption/Equivalent to Married Exemption; Exemption for Wholly Dependent Children; Child Care Expense Deduction; Deduction for Blind Persons or Those Confined to a Bed or Wheelchair; and Pension Income Deduction.

Another tax provision, the refundable federal Child Tax Credit, is described in Chapter 3 of this report. It is considered to be part of the income security system, as a claimant need not have a taxable income in order to benefit from the Child Tax Credit.

Exemptions

Basic Personal Exemption

A taxfiler may claim all or a part of this exemption from net income, based on the number of days the taxfiler was a resident of Canada during the tax year. For 1985, the full exemption is $4,140. (The 1984 exemption was $3,960.) The amount of the exemption is indexed annually according to increases in the Consumer Price Index (CPI).

Age Exemption

A taxfiler who is 65 years of age or over may claim this exemption to reduce his net income in 1985 by $2,590. (The 1984 exemption was $2,480.) The exemption, or a portion thereof, may be transferred from one spouse to the other in cases where one spouse does not require the full exemption to reduce his taxable income to zero. The amount of the exemption is indexed annually according to increases in the CPI.

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1. "Total income" represents the sum of income from employment, pensions and other sources; "net income" equals the amount of income remaining after various deductions (as stated on the federal income tax return) have been subtracted from total income.

Married Exemption/Equivalent to Married Exemption

A taxfiler who is married as of December 31, 1985, and who supported a spouse during that year (or a part thereof) may be eligible for this exemption from net income. In cases where the net income of the spouse, while married, is not over $510, the taxfiler may claim an exemption of $3,630. If the spouse's net income during the year, while married, is over $510 and less than $4,140, the taxfiler may exempt from his own income the difference between $4,140 and the spouse's net income. (For 1984, the spouse's net income could not exceed $490 in order for the taxfiler to claim an exemption of $3,470. Otherwise, the taxfiler could only exempt the difference between $3,960 and the spouse's net income.)

A taxfiler who is single, divorced, separated or widowed may claim the Equivalent to Married Exemption where a financially dependent relative resided with him for the tax year. The amount of this exemption is calculated on the same basis as that of the Married Exemption. The amount of both exemptions is indexed annually according to increases in the CPI.

Exemption for Wholly Dependent Children

A taxfiler may claim this exemption from net income on behalf of each child who is financially dependent upon him and who is: under 21 years of age; over 21 and attending school or university on a full-time basis; or over 21 and infirm. The taxfiler may claim an exemption of $710 for each child under 18 years of age whose net income is not over $2,720 in 1985 ($2,540 in 1984). An exemption of $1,420 may be claimed on behalf of a dependent child between the ages of 18 and 21, or an eligible child over 21 years of age, whose 1985 net income does not exceed $2,720. (The exemption for 1984 was $1,360 where the child's net income did not exceed $2,600.)

Deductions

Child Care Expense Deduction

A taxfiler with an eligible dependent child/children under 14 years of age, or 14 or over but mentally or physically infirm, may claim this deduction from total income for child care expenses incurred during the tax year. Generally, in order to claim this deduction, a taxfiler's income must be lower than that of the supporting person[2]. Allowable "child care expenses" are considered to be amounts paid for child care services required to enable the taxfiler to earn income from employment, training courses or similar activities. The amount of the deduction remained the same for 1984 and 1985.

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2. A "supporting person" is someone who lived with the taxfiler during the tax year and at any time during the first 60 days in the following year and is: a parent of the child; the taxfiler's spouse; or an individual claiming the child as a dependent.

In the case of a two parent family, the spouse with the lower income (usually the wife) may claim up to $8,000 (a maximum of $2,000 per eligible child or 2/3 of earned income) for child care expenses. In the circumstances outlined below the spouse with the higher income may claim the lesser of (a) the above deductions or (b) $60 per child (maximum of $240) times the number of weeks any of the following situations occurred:

(i) the spouses were separated for a minimum of three months due to the breakdown of the relationship;

(ii) the supporting person (usually the husband) attended an educational institution on a full-time basis; or

(iii) the supporting person (usually the husband) was infirm, in prison or in a similar institution.

The taxfiler must subtract from any of these the amount deducted as child care expenses by the supporting person.

In the case of a single parent family, the taxfiler may claim up to $8,000 (a maximum of $2,000 per child or 2/3 of earned income).

Although receipts for child care expenses do not have to be filed with the tax return, they must be made available on request.

Deduction for Blind Persons or Those Confined to a Bed or Wheelchair (Disability Deduction)

This deduction from 1985 net income amounts to $2,590 and may be claimed by a person who was blind at any time during that tax year, or by an eligible person confined to a bed or a wheelchair. (The 1984 deduction was $2,480.) In the latter case, the person must have been so confined for a substantial period of time each day throughout one of the following periods: (i) at least 12 consecutive months ending in the tax year; or (ii) a period beginning during the tax year and continuing to its end if it is a medical practitioner's opinion that confinement will last 12 months. A taxfiler may also be eligible if he would have been confined to a bed or wheelchair had it not been for the use of medical devices, e.g., leg braces. This deduction may not be claimed if the cost of attendant care is claimed under the Medical Expense Deduction.

In cases where the disabled taxfiler does not need the full deduction to reduce his taxable income to zero, the unused portion of the deduction may be transferred to a spouse, or supporting person.

Where the taxfiler is not disabled and claims an "Equivalent to Married Exemption" or the "Exemption for Wholly Dependent Children" on behalf of someone who is disabled, he may claim that dependent's disability deduction on his return.

Where a disabled dependent's level of income prevents the taxfiler from claiming the "Equivalent to Married Exemption" or " Exemption for Wholly Dependent Children", the taxfiler may still be able to claim a portion of the disability deduction. The amount not required to reduce the disabled dependent's taxable income to zero may be claimed by the taxfiler.

Pension Income Deduction

Taxfilers with pension income from eligible sources may claim this deduction from their net income, or may claim this deduction on behalf of a spouse whose taxable income is insufficient to benefit from the deduction. The following sources do not qualify as eligible pension income:

- lump sum payments received from a pension fund or registered retirement savings plan (RRSP);
- Old Age Security, Guaranteed Income Supplement and Spouse's Allowance payments;
- Canada/Québec Pension Plan (CPP/QPP) benefits;
- retirement allowances (e.g., severance pay);
- annuity income reported on the tax return as interest income;
- income averaging annuity contract payments;
- payments from an employee benefit plan or trust;
- death benefits;
- pension benefits transferred into RRSP or a registered pension plan (RRP).

The amount claimable for this deduction varies according to the age of the claimant. Persons 65 years of age and over may claim the lesser of:

i) $1,000; or

ii) the total of
  a) payments received from a pension plan, such as a life annuity (except amounts that have been transferred directly to an RRSP or RPP), plus
  b) payments from a registered retirement income fund (RRIF), annuity payments from an RRSP or deferred profit sharing plan and the taxable portion of general annuities.

Persons 60 to 64 years of age may claim the lesser of:

i) $1,000; or

ii) payments described in (ii)(a) above plus payments received as a result of the death of a spouse, from an RRIF, annuity payments from an RRSP or deferred profit sharing plan and the taxable portion of general annuities.

Persons under 60 years of age and receiving a CPP survivor or disability pension may claim the same as the 60 to 64 year age group.

Persons under 60 years of age but not receiving a CPP survivor or disability pension may also claim the same as the 60 to 64 year age group, provided no contributions are made to an RRP or an RRSP.

All or any unused portion of a pension income deduction not required to reduce the taxfiler's taxable income to zero may be claimed by the spouse.

Table E.1

Selected Federal Income Tax Exemptions and Deductions
Number of Exemptions and Deductions Claimed[1]
By Type of Exemption/Deduction and by Province

1984 Tax Year

Province	Exemptions				Deductions			Total
	Basic Personal Exemption	Age Exemption	Married or Equivalent Exemption	Exemption for Wholly Dep. Children	Child Care Expense Deduction	Disability Deduction	Pension Income Deduction	
Newfoundland	294,715	15,826	63,909	89,532	13,663	1,121	11,670	490,436
Prince Edward Island	68,731	5,652	11,204	16,699	2,676	194	3,944	109,100
Nova Scotia	488,506	44,726	103,489	122,095	18,610	1,592	41,365	820,383
New Brunswick	401,182	33,139	78,465	102,491	18,064	1,184	28,999	663,524
Québec	3,813,680	330,742	755,181	843,810	113,533	11,272	227,098	6,095,316
Ontario	5,706,014	570,937	1,002,224	1,236,420	197,721	23,163	450,720	9,187,199
Manitoba	704,091	111,037	125,718	141,896	19,417	5,314	56,311	1,163,784
Saskatchewan	576,695	67,983	108,204	137,416	13,831	1,839	36,576	942,544
Alberta	1,387,688	99,390	232,902	314,276	44,664	4,440	69,017	2,152,377
British Columbia	1,660,841	201,677	300,750	346,717	44,929	6,559	150,357	2,711,830
Yukon	13,438	394	2,114	3,087	571	28	364	19,996
Northwest Territories	26,307	716	4,316	7,346	922	39	199	39,845
Outside Canada	23,497	945	6,706	6,694	439	62	1,064	39,407
Total	15,165,385	1,483,164	2,795,182	3,368,479	489,040	56,807	1,077,684	24,435,741

1. Figures are preliminary.

Table E.2

Selected Federal Income Tax Exemptions and Deductions
Amount of Exemptions and Deductions Claimed[1]
By Type of Exemption/Deduction and by Province

1984 Tax Year

($000's)

Province	Exemptions				Deductions			Total
	Basic Personal Exemption	Age Exemption	Married or Equivalent Exemption	Exemption for Wholly Dep. Children	Child Care Expense Deduction	Disability Deduction	Pension Income Deduction	
Newfoundland	1,166,833	39,209	192,029	141,523	20,435	2,973	11,406	1,574,408
Prince Edward Island	272,085	14,013	32,131	25,047	3,161	476	3,784	350,697
Nova Scotia	1,933,839	110,899	303,303	180,575	27,517	4,092	39,840	2,600,065
New Brunswick	1,588,486	82,184	233,027	150,381	25,138	2,938	27,776	2,109,930
Québec	15,095,258	820,240	2,259,441	1,171,151	182,137	27,509	214,313	19,770,049
Ontario	22,567,235	1,415,249	2,948,291	1,749,047	294,408	57,845	423,601	29,455,676
Manitoba	2,783,778	275,371	369,525	210,781	20,799	13,191	52,513	3,725,958
Saskatchewan	2,282,856	168,582	313,522	205,770	17,267	4,548	34,681	3,027,226
Alberta	5,488,521	246,487	688,744	449,248	62,795	10,967	65,820	7,012,582
British Columbia	6,570,525	500,081	885,467	494,822	67,088	16,254	144,011	8,678,248
Yukon	53,192	977	6,641	4,210	773	67	352	66,212
Northwest Territories	104,130	1,775	13,188	12,393	1,796	96	192	133,570
Outside Canada	78,171	2,199	17,995	8,279	578	154	1,034	108,410
Total[2]	59,984,915	3,677,270	8,263,308	4,803,234	723,898	141,115	1,019,328	78,613,068

1. All figures are preliminary.
2. Totals do not add due to rounding.

APPENDIX F

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APPENDIX G

GLOSSARY

Beneficiary:	the individual who is in receipt of benefits.
Budget deficit method:	an individual's or family's budgetary requirements are compared to available income and resources in order to determine eligibility for provincial social assistance and the amount of entitlement.
Case:	generally refers to the number of households (single or multiple-person) in receipt of benefits.
Child:	refers to a person under 18 years of age unless otherwise noted.
Claimant:	a person who applies, or has applied, for benefits.
Consumer Price Index (CPI):	an economic indicator maintained by Statistics Canada which measures the percentage change through time in the cost of purchasing a constant group of goods and services representing the purchases by a particular population group in a specified time period. Several income security programs increase benefits periodically according to the CPI.
Contributory earnings:	the annual earnings between a minimum level (Year's Basic Exemption) and a maximum level (Year's Maximum Pensionable Earnings) on which contributions to Canada/Québec Pension Plans are based.
Contributory period:	the number of months or years during which premiums have been paid by an employee to a social insurance plan.
Demogrant:	a program which provides benefits to persons who fulfill certain demographic conditions, regardless of their financial situations.
Disentitlement:	in the federal Unemployment Insurance program, specified circumstances may cause a claimant's benefits to be deferred until such time as the circumstances have changed. The minimum duration of disentitlement is one day. Reasons for disentitlement include: not looking for work, leaving the country or unduly restricting availability for work.

Disqualification:	in the federal Unemployment Insurance program, circumstances surrounding a claim for benefits may render the claimant ineligible for the receipt of benefits for a stated period. Disqualification may have the effect of extending the waiting period or reducing the number of weeks of benefits to which a person is entitled.
Dual contributor:	an individual who has made valid contributions to both the Canada and Québec Pension Plans. The administration having responsibility for the payment of benefits is determined by the usual place of residence of the contributor at the time of application.
Exemption level:	in provincial social assistance programs, specified amounts of income and assets may be exempt from the calculation of an applicant's financial resources. Amounts beyond this level are deemed to be available for current maintenance of the applicant and any dependents.
Federal Consolidated Revenue Fund:	all duties and revenues received by the Federal Government, other than those reserved for the provinces, constitute the Consolidated Revenue Fund.
Flat-rate benefit:	the benefit level established for all beneficiaries of a program, regardless of an individual's circumstances.
Income cut-off level:	in an income-tested program, the income cut-off level is the maximum amount of annual income a person can receive and still be eligible for benefits.
Income Security System:	the network of federal, provincial and municipal programs which provides direct financial benefits to Canadian individuals and families. One of the main objectives of the system is to ensure that Canadians have incomes which are adequate to meet basic needs.
Income-tested program:	a program which pays graduated benefits to families or individuals whose incomes are below a specified level.
Indexation:	a procedure which permits the adjustment of benefit levels in order to compensate for changes in the cost of living. This is generally done using the Consumer Price Index (CPI).
Insurable earnings:	in social insurance programs, the amount of earnings used as the basis for calculating benefit levels.

Insurable employment:	employment in which at least 15 hours are worked per week and where at least $92 are earned weekly (levels for 1985) is considered to be insurable under the federal Unemployment Insurance program.
International Social Security Agreements:	such agreements enable two countries to coordinate their social security programs which deal with the contingencies of old age, disability and death for people who have lived in both countries. They protect social security rights earned as a result of contributions to a particular program or periods of residence in a given country.
Needs-tested program:	a program which provides benefits to individuals or families on the basis of a budget deficit test.
Net benefit expenditures:	total or gross expenditures on benefits paid (excluding administrative expenses), adjusted to take into account such things as retroactive payments and overpayments.
Net income:	an individual's total income from all sources minus certain specified deductions.
Pensionable condition:	in the federal Veterans' and Civilians' Disability Pensions program, veterans suffering a disability which resulted from injury or disease attributable to specified military service are considered to be suffering from a pensionable condition.
Pensionable earnings:	level of earnings used as the basis for calculating a retirement pension under the Canada/Québec Pension Plans.
Pre-added budget:	in provincial social assistance programs, several provinces use the concept of pre-added budget in determining benefits payable. The pre-added budget combines predetermined amounts for specified items of basic need, such as food, clothing and personal needs, to a stipulated maximum.
Province:	term used to include the provinces and two territories.
Qualifying period:	the number of months or years during which premiums must have been paid by an employee to a social insurance plan in order to be eligible for benefits.
Recipient:	in the social assistance tables, "recipients" refers to the total number of individuals benefiting from benefit payments.

Reduction point:	the reduction point in an income-tested program is the income ceiling below which maximum benefits are paid.
Reduction rate:	in an income-tested program, the reduction rate is the rate at which benefits are decreased when income exceeds the reduction point. The rate is applied until income reaches a specified maximum level.
Senior citizens:	a group of persons defined by the lower age limit of between 55 and 65 years, depending upon the program. The terms "elderly persons" and "aged persons" have been used interchangeably with "senior citizens" in some areas of the report.
Social Insurance program:	A program which is financed by contributions made by employers, employees, or both to a special fund. Benefits are payable to clearly defined groups of workers and, in some cases, to their dependents.
Tax deductions:	specified deductions from total income which are claimed on the federal/Québec income tax returns and which reduce the taxfiler's taxable income. Examples include contributions to C/QPP, UI premiums, and eligible child care expenses.
Tax exemption:	specified exemptions from net income (e.g. Basic Personal Exemption) which are claimed on the federal/Québec income tax returns and which reduce the taxfiler's taxable income.
Taxable income:	taxable income, as defined on the income tax return, is total income from all sources less specified expenses, exemptions, deductions and credits.
Top-up program:	six provinces and two territories provide cash benefits to recipients of the federal Old Age Security, Guaranteed Income Supplement, and in some instances, Spouse's Allowance benefits. These supplements are often referred to as "top-ups".
Variable entrance requirement:	the number of weeks of work required in order to qualify for benefits under the Unemployment Insurance program as per the unemployment rate in the UI economic region in which the claimant resides. The number of weeks is generally between 10 and 14.
Waiting period:	a specified period after eligibility for a program has been established and during which no benefits are payable.

Year's Basic Exemption:	the amount of earnings (the first $2,300 in 1985) considered to be exempt in calculating earnings on which Canada/Québec Pension Plan contributions are based.
Year's Maximum Pensionable Earnings:	the maximum earnings on which contribution to the Canada/Québec Pension Plan are based ($23,400 in 1985).

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